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THE BUILDING OF THE EQUITABLE LIFE ASSURANCE SOCIETY AT 120 BROADWAY.



THE NEW BUILDING OF THE NEW YORK LIFE INSURANCE COMPANY, IN PROCESS OF CONSTRUCTION
AT No. 348 BROADWAY.



BUILDING OF THE MUTUAL LIFE INSURANCE COMPANY, 32 NASSAU STREET.

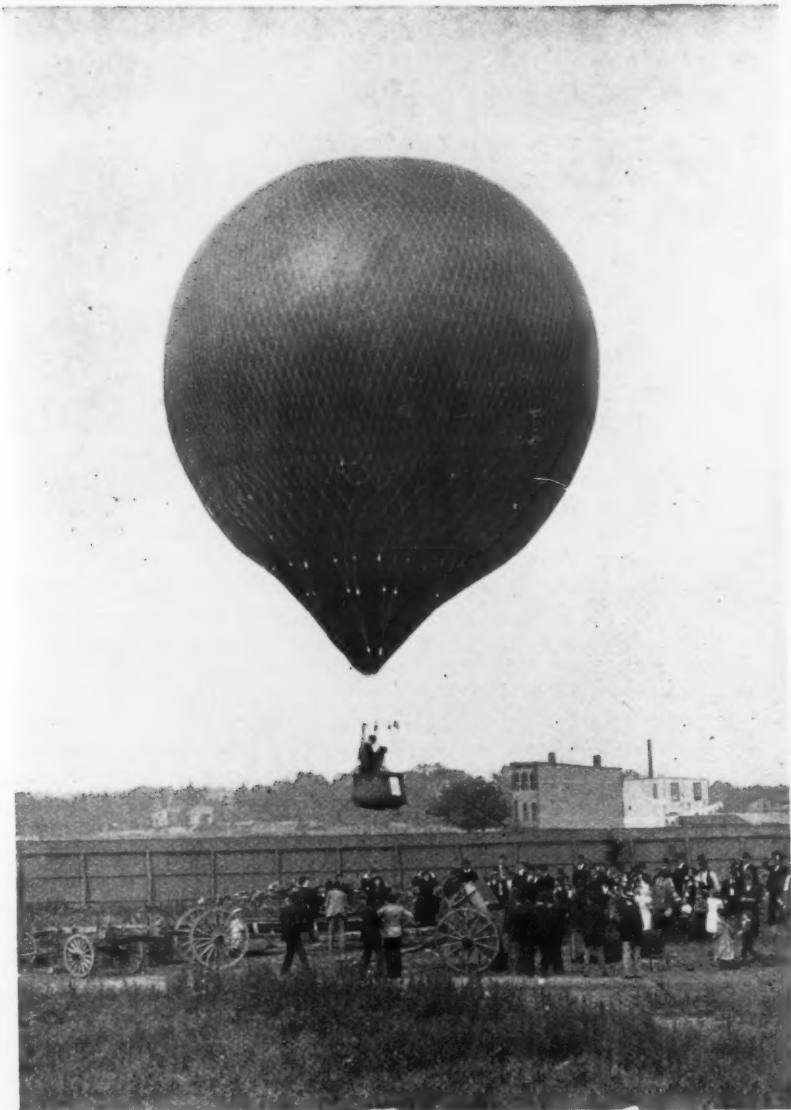


BUILDING OF THE MANHATTAN LIFE INSURANCE COMPANY, 66 BROADWAY.

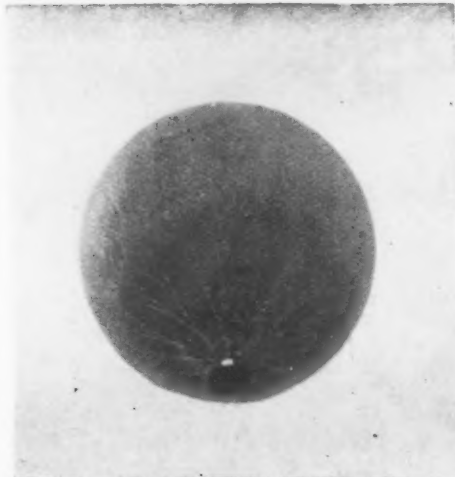


BUILDING OF THE HANOVER (FIRE) INSURANCE COMPANY, 34 PINE STREET.

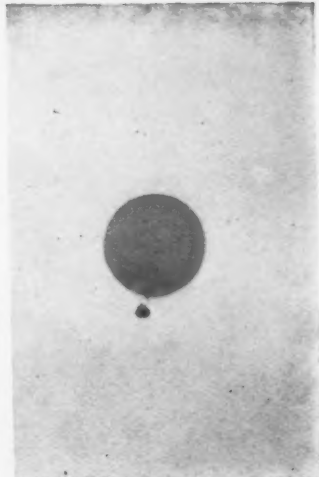
BUILDINGS OF SOME OF THE LEADING INSURANCE COMPANIES OF NEW YORK.



THE START.



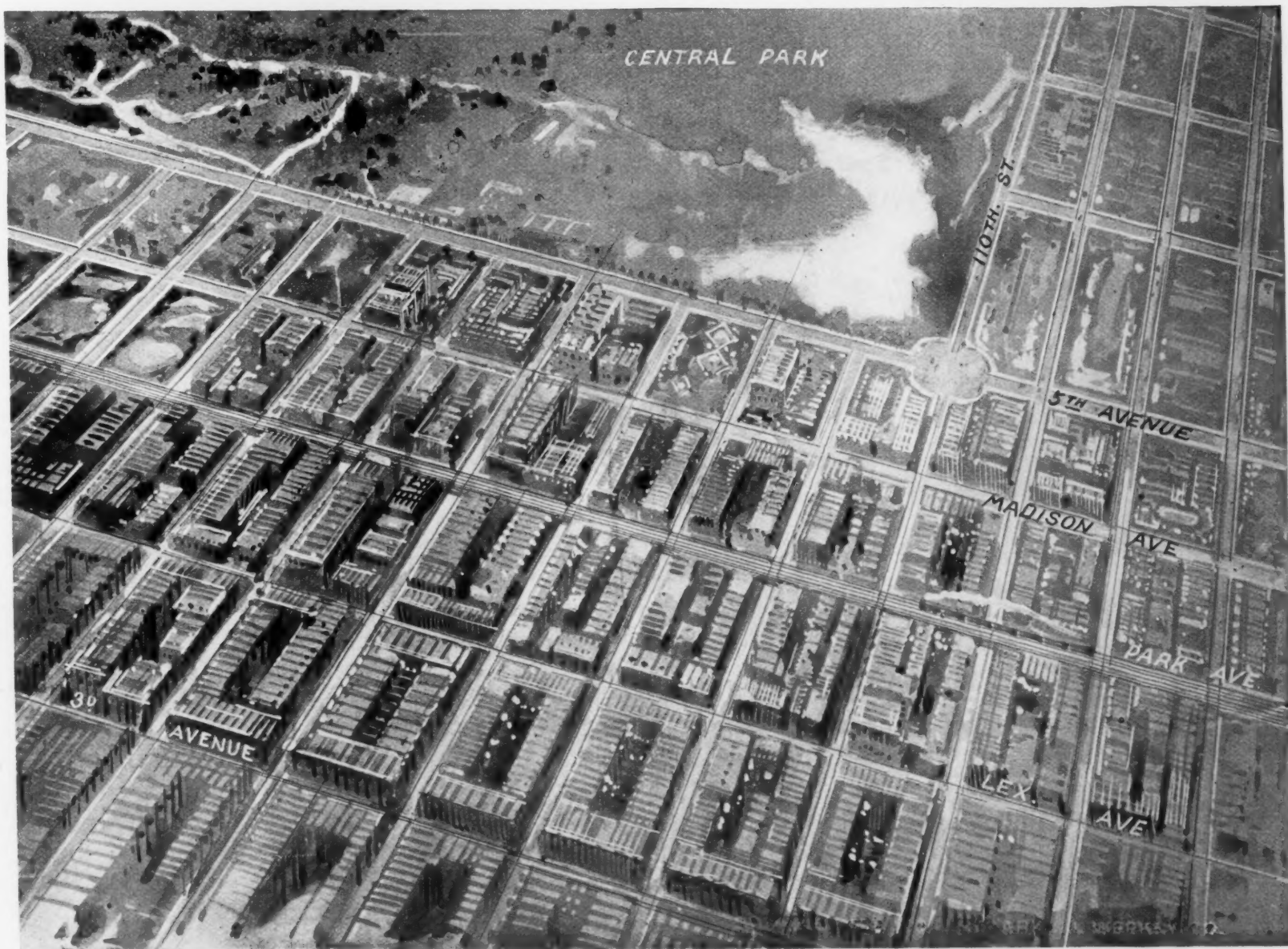
SIX HUNDRED FEET ABOVE GROUND.



ONE THOUSAND FEET HIGH.



LONG ISLAND SOUND AND THE ISLANDS OF THE EAST AND HARLEM RIVERS.



ONE HUNDRED AND TENTH STREET AND CENTRAL PARK.

GREATER NEW YORK FROM A BALLOON.

PHOTOGRAPHIC RESULTS OF THE ASCENSION RECENTLY MADE UNDER THE AUSPICES OF "LESLIE'S WEEKLY,"
TAKEN AT A HEIGHT OF SIX HUNDRED FEET.

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GREATER NEW YORK.

By FRANKLIN MATTHEWS.

II.



THE BEECHER MONUMENT IN FRONT OF THE CITY HALL, BROOKLYN.



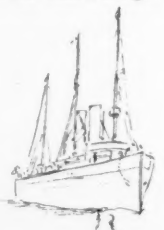
To discover the secret of the fascination that Greater New York has upon its own people and upon the regular and even occasional visitor, one must speculate and study for a long time. Even then it is scarcely probable that two or more persons will agree about it. One will say that it is the size of the community; another will say that it is the variety of its people and street scenes; another will declare that it is its happy situation and atmosphere; another will be sure that it is accretion of wealth which brings in its train better-dressed and better-fed citizens than elsewhere in the country; another will say that it is the combination of all these that produces that singular charm, most subtle and indefinable, of Greater New York for those who know it well or only partially.

If I might venture an opinion in the matter I should say that one of the chief reasons for the ever-increasing fascination of the community is that emphatically it is an "open-air" place. It cannot be denied that it is more attractive to visitors than any other city in the country. People like to visit Chicago to see its magnificent boulevards and residences, its tall buildings and crowded streets, to see what the word "hustle" really means in American life; but Chicago is not an open-air place. Soft-coal smoke soon drives the visitor in-doors, and tall buildings, fine streets, and beautiful residences may be seen in Minneapolis, Detroit, St. Louis, or other cities. In Greater New York, with its atmosphere tempered both by mountain and sea breezes, and lying just off the track of the great storms that often sweep the country, the people not only go out-doors a great deal, but remain out. The diversity of the population, the size of the community, its well-groomed people, have a greater opportunity therefore for revealing the characteristics that go to make up the charm of the place, and give it an attractiveness that Western cities cannot have, but that smaller Eastern cities lack because of climatic surroundings and a smaller cosmopolitan population.

It is because Greater New York is the most delightful out-door city in the country that the people are beginning to realize that actually it is the most charming summer resort in the United States. The best time to see Greater New York is in summer. "Society" is out of town at that time, to be sure, but the people are not. They are out of doors, in the parks, on the water, on the streets, and find in New York, by day and by night, a constant change, suggestions of the sea and country as well as of city life and foreign coloring, and plenty of room in which to move around. The best time to roam about the community, to observe its real life, to watch its moods, to participate in its gayety, is in the summer time. Some of its business centres are dull then, but others are intensified. There are fewer street blockades and a dullness in some of the great shops, but that only gives increased opportunity to see the real sights of the city. The great water-ways that surround the community teem with life, the parks are filled, the children are out, and the poor man's music, the street-piano and hand-organ—not to be despised by any means—are heard in the highways. The drivers and the riders are out in large numbers, and that popular steed of the masses, the bicycle, goes its way, to the great satisfaction of those who own it and to the envy of those who do not. The picnics and dances of the East-Side societies in the summer counterbalance the swell receptions in the winter. In the summer, therefore, every one who remains in town is sure to be out at some hour of the day, and Greater New York, keeping nothing back, displays itself as it does at no other time. Poverty comes out for fresh air and a relief from miserable surroundings. Even vice is purified by the sunlight and refreshing atmosphere, and prosperity and contentment may be seen then abundantly.

It may be said, perhaps, that Boston is too near the sea and Philadelphia too far from it, and the climate of the one too chilly and the other too warm, to catch that spirit of life that a delightful temperate-zone atmosphere gives to a place situated as Greater New York is; but, whatever the facts, it cannot be disputed that no city possesses a more enticing attraction than this community. To see New York once or occasionally is the ambition of every one who lives outside of its borders, and to know it well is the pleasure of hundreds of thousands who dwell in it. With Americans it is "to see Greater New York and die," just as it is with Frenchmen and Paris. The community is not only inviting to the sight-seer, but has so many ways of enjoying itself that at first it seems somewhat bewildering. At times it seems to be given over entirely to amusement. This is true especially on holidays. It has been estimated by conservative judges that fully half a million persons attended the public sports within a radius of thirty miles of New York's city hall on Decoration Day last. Add the out-door promenaders, the visitors to friends in the city and adjacent country, and one sees, or can imagine, what the activity of this great community on a holiday means. There is incessant motion on the streets; the surface, steam, and elevated railroad cars are full; good cheer and bright garments are abundant, and the "plain people," the bulwark of the nation, the work-a-day world, come out to see and be seen.

In a former article on Greater New York I tried to give a picture of its life, avoiding details as much as possible, but in a general way depicting its activity and accounting for its supremacy, not only as a commercial mart, but in the esteem of the people. Perhaps we can get another idea of the charm of the community if we roam about the place more or less aimlessly, stopping here and there to look and to be entertained. Details in this place and that will probably so supplement the picture that each for himself may come to understand something of the reasons why this typical and theoretical American community, and yet so un-American in much of its life, obtains a secret and persuasive hold upon him such as no other place secures.

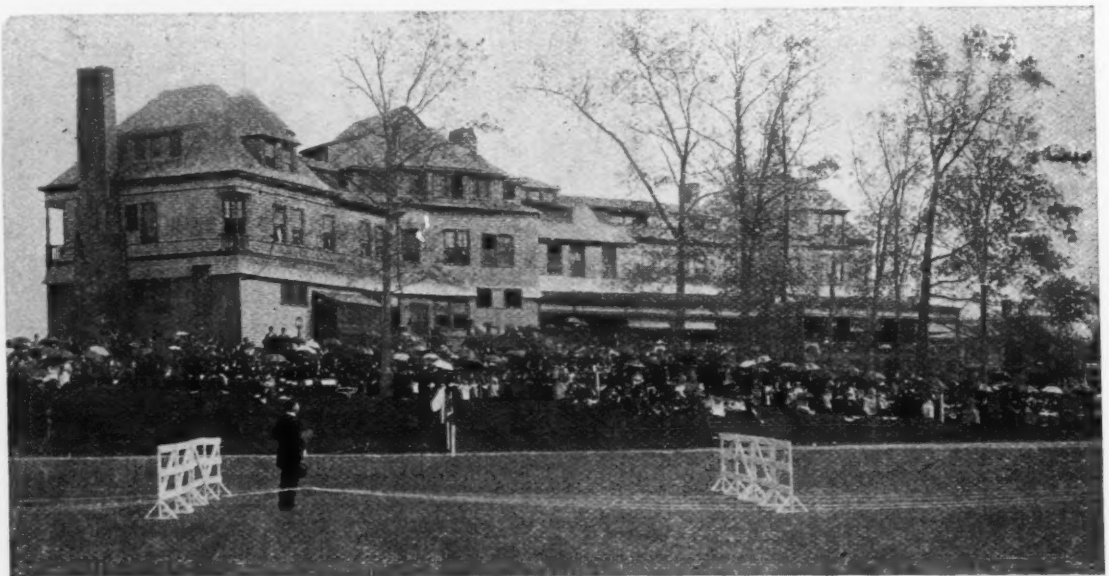


The National Government and Greater New York.



OME one has said that the best way to see any American city is to ride about it in the street-cars. We all know that although that plan reveals the extent of any place and most of its business section, it seldom discloses the more handsome streets and the parks. A carriage drive is necessary if we would see these places. But in Greater New York there

are a dozen most interesting spots that neither street-cars nor carriages can reveal to us. They are the places where government life touches most picturesquely the every-day activity of the great metropolis, the army posts, and above all, that most interesting place, Ellis Island, where the immigrant first sets foot on American soil. The sunrise and sunset gun, proclaiming the reverence of the nation for its flag, is heard in half a dozen places every day in Greater New York, and the sentiment of national patriotism is exalted thereby. Guard-mount and dress-parade by the army, and ship drill by the navy, are every-day sights for those who seek them. Some vessel of the new navy is always in port, and in no other city of the country, Washington excepted, is there such evidence of the actuality of the national, as well as the local government, as in Greater New York.



TRAVER'S ISLAND, THE COUNTRY HOME OF THE NEW YORK ATHLETIC CLUB.

IMMIGRATION SCENES.



LET us get a permit and go over to Ellis Island for a time. We have seen a great steamship glide slowly up the North River, its decks swarming with passengers waving handkerchiefs and eagerly watching the life of the harbor. The vessel approaches a pier, and with much care and deliberation it is warped to its place and the glad cabin passengers rush down the gangway into the arms of friends and relatives, and soon are speeding away to hotels or homes. So much for one side of the ship. Looking closely you will notice that on the opposite side an ugly-looking barge has come alongside, and soon, tumbling, stumbling, frightened, and overloaded with personal belongings, the steerage passengers, driven almost like cattle, roll out of the great ship and are being taken down the river again. They have seen the promised land, gazed at some of its wealth and prosperity, but have not been allowed to touch it. Slowly the barge approaches the attractive buildings on Ellis Island, close under the Jersey City shore and adjacent to the great statue of Liberty, with its big torch and kindly face, and soon the steerage passengers go tumbling down another gangway, and find themselves, chattering and confused, in a large room, with men in uniforms ordering them about in this language and that, grouping them and preparing them for inspection. The officials take their places at the end of long gateways, and the immigrants, in single file, approach them. They give their names, ages, occupations, tell the amount of money they have, where they are going, why they expect work, and then comes the crucial question—a trap that Uncle Sam lays for the unsuspecting man or woman whom he has practically invited to come here and dwell:

"How do you know you are going to get work there?"



Be careful, now, you new-comer, or you will be caught. No "contract labor" is admitted here, and if any one has promised to hire you or to pay you for future labor, back you go on that dreaded ship to your native land, there to toil with no hope of bettering your hard lot in life. Perhaps your relative who is now anxiously looking at you over that railing,

waiting for you to pass, so that in embraces, after long years of separation, you and he or she may be united again in tears of joy, may have caused your discomfiture by promising you work, and after a hand-clasp your tears of joy will be turned into tears of abject misery, and back you must go over the sea. Uncle Sam is heartless when he suspects "contract labor."

The questions answered satisfactorily, the physical examination passed successfully, the immigrant rushes to any friends there may be in waiting, and starts for the great metropolis in the wheezy old ferry-boat that used to do duty on the Delaware between Camden and Philadelphia, and was brought around to New York in the mildest sort of weather with much trepidation lest she should not survive. Few of the immigrants, however, have friends, and they land at the Battery, except those who are going on long railroad journeys to the far West or South, in which case they are taken directly to the stations in Jersey City or Hoboken, and rarely touch New York. In almost every ship-load some one is "detained" even for a day or two. Perhaps there is a suspicion that they are paupers, or are of unsound mind or have some bodily infirmity. That young woman in tears and blushes may have been forced to tell that which she would have hidden even from her mother or dearest friend, and she, with the others, must go into the "detention pen" until the ship sails again, and must see the land of promise fade from view and go back to a life which seems worse than death. But most of the immigrants are sturdy, strong, honest, and expectant, and smiles wreath the faces of fathers, mothers, young men, maidens and children, as hour after hour the gateways from the receiving-room discharge those who choke their passage-ways. The immigrants come by the hundreds every day, and I am told that on one day within two years no less than seven thousand immigrants passed inspection successfully. Italians and Russian Jews by the thousand stop in New York. The Swedes and Germans go to the West oftener than to New York. The diminishing Irish immigration usually finds a temporary foothold in Greater New York before scattering, but almost any day the spectator in lower New York can see the immigrants, wonder-stricken and awed, some on foot and some in wagons, some hatless and some coatless, some with baggage and some without, passing through the streets and gradually disappearing as they are swallowed up in the great mass of population that constitutes the New World's metropolis.



LOOKING SOUTH FROM THE TOWER OF THE WORLD BUILDING.



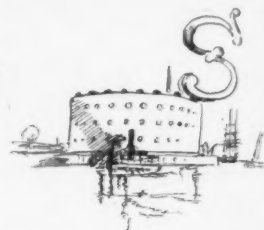
THE STATUE OF LIBERTY.

Now that we are so close to Bedloe's Island let us visit the great Bartholdi Statue of Liberty, of which New-Yorkers are especially proud. I have nothing to say of it as a work of art, although I know there are some judges who condemn it severely; but I do maintain that day in and day out it breathes a sentiment that stirs the patriotism of every loyal American. It is good to visit its abiding-place, and it enlarges one's idea of nationality. Very appropriately a garrison of regular soldiers is stationed there, and night and morning they salute the flag, and by their presence proclaim officially that this government not only accepts but promulgates the sentiment that the statue proclaims to its own people as well as to new-comers.

You can climb clear up into Liberty's torch, and feel that

that she teaches patriotism, and thereby supplements the flag as no other concrete agency in this country, that I know of, does.

ON GOVERNOR'S ISLAND.



So near are we to Governor's Island that as we land at the Battery it is only a step to the government boat which takes us to picturesque Governor's Island, that lies at the mouth of the East River, and almost chokes its entrance. It is within a stone's throw, practically, from the great city, but such a contrast! Here is the

military headquarters of the Division of the Atlantic, and here a major-general of the army and his staff reside. It was Hancock's home when he was a candidate for the Presidency, and now it is the headquarters of the well-known "Christian Soldier," the one-armed General Howard. A full regiment of artillery, acting as infantry as well, is stationed here, and army life in full sway, such as is seen elsewhere only at distant Western posts, is seen here. The cottages are exceptionally attractive, the water sets off the lawns to advantage, and the sentinels on post march up and down as if to proclaim that Uncle Sam can be strict as well as indulgent. The officers' wives give their receptions and dinners, pleasant formalities of garrison existence are observed, and the world moves on there just as it does in the Western posts, and the contradictory spirit of leisure and hard work that obtains in army life is observed carefully. And yet right at their elbows is a great city, with its bustle that so overshadows the activity of army life that most New-Yorkers know little more of it than that from the ramparts of that delightful but ramshackle old fort that looks out upon the Hudson, and is known as Castle William, a sunrise and sunset gun are fired every day. The average New-Yorker sees the smoke of this gun, hears its report, catches a glimpse of the guard gathering the sacred flag in his arms lest it be polluted by touching the ground as it flutters from the pole, but that is really about all this active New-Yorker knows of the place. From the Brooklyn Bridge and from a dozen tall buildings we can see the island and note its symmetry and extent, but not until a parade calls out its garrison for a march through the streets, or not until he reads in the newspapers of the presence of its officers at some dinner or social function in town, does he realize that there is a characteristic bit of army life at his own doors.

Nor is this all of the army life in Greater New York. From across the Narrows, Forts Hamilton and Wadsworth salute and signal to each other. In their old casemates army comrades meet and go through routine work. On their grassy slopes and beside their earthworks the sentinels pace back and forth. Antiquated and almost obsolete as these fortifications and their old smooth-bore guns are, they look well and are even impressive. The forts are being refitted with modern appliances, and the plan of harbor-defense which the army engineers have devised for New York's harbor includes a great deal of active work for them. They are simply delightful places to visit now, and the grass and flowers seem to show a constant disposition to clamber over guns and fortifications, and to proclaim that peace not only has its victories but means to keep them.

THE NAVY YARD.



Come back into town, now, and visit the New York Navy Yard, which is in Brooklyn. It lies on Wallabout Basin, half-way from the big bridge up to where the East River crooks itself around the heel of New York's boot, and it is a sleepy old place. The marine guard glances sharply at you when he permits you to enter, and as you watch him examine the next applicant who desires to enter the yard to see some "tar" on one of the ships, you are surprised to see him run his hands over the pockets of the visitor. Quick as a flash he pushes his hands into one of them, and as he withdraws it you see that he has a flask of liquor in his hands. The guard throws it smartly into a corner and breaks it, the applicant is turned back with a threat of arrest for attempting to smuggle liquor to one of Uncle Sam's tars, and the incident is ended.

You pass down the well-paved street and see row after row of big yellow buildings that look dead and unoccupied, but in which a great deal of work is done. To your left, perched

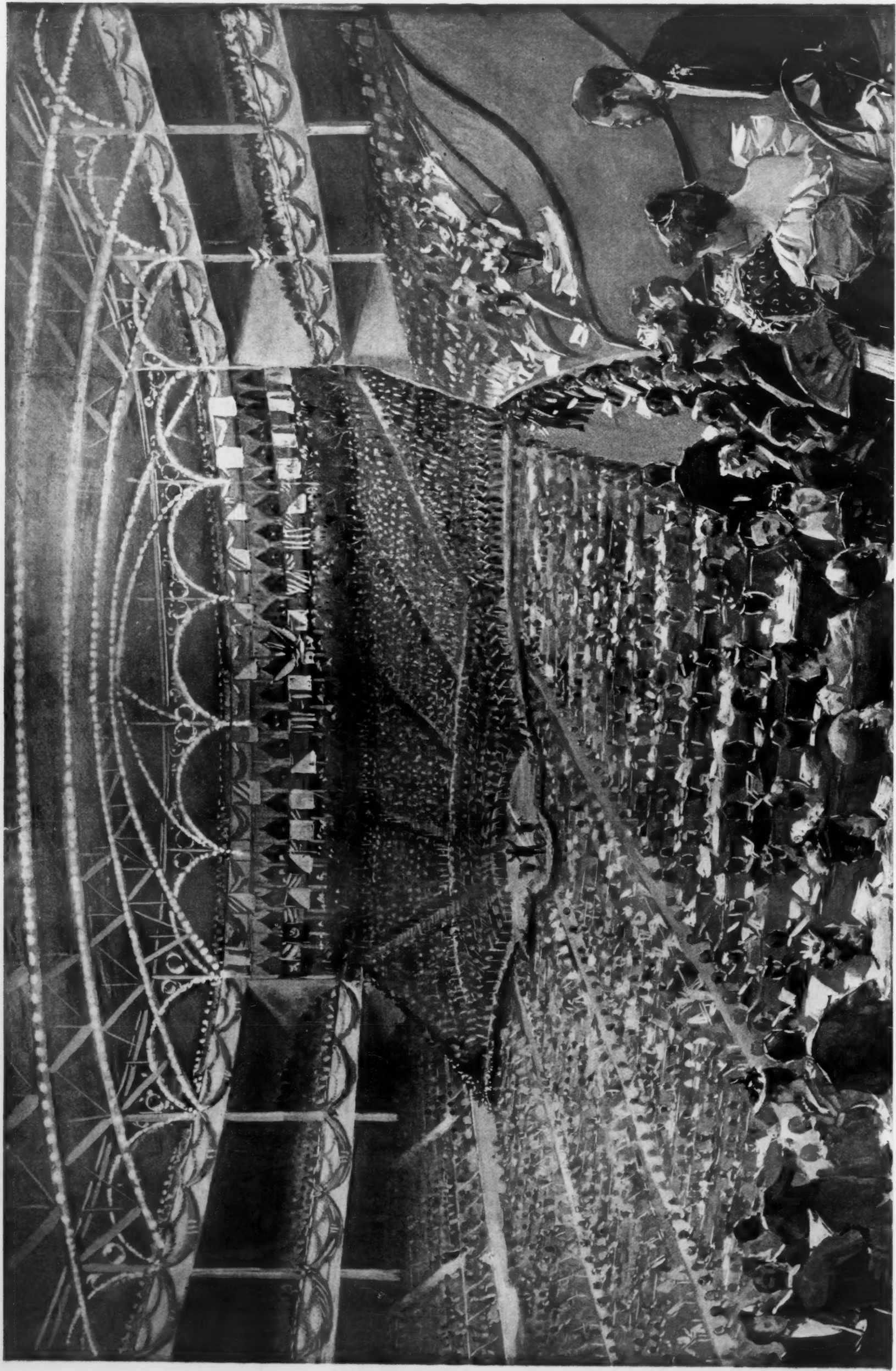


A WILDERNESS OF ROOFS.

you are part of the welcome that is constantly declared there. The place already has some associations of the past that are intensely interesting. Here, in the head of the statue, more than one bride and groom, for reasons that may be conjectured easily but which are their own, have plighted troths and gone forth man and wife. From this statue the incinerated ashes of more than one man have been scattered upon the waters. The ashes of one of these were of a man known in life as "Happy Days" Meyer, and his friends who scattered them sat down to a feast afterward which their lamented companion thoughtfully had provided for in his last testament. If you would see the typical out-of-town visitor to New York, Liberty Island is the place to go. They are of all sorts and ages, and when they leave there at night Liberty's torch bursts into a light of nearly one hundred thousand candle power and sends them home, revealing the gentle countenance of the statue, their protector. Liberty's constant charm to me is



STATUE OF WASHINGTON AT THE SUB-TREASURY BUILDING, WALL STREET.



NEW YORK'S GREAT AMUSEMENT PALACE.

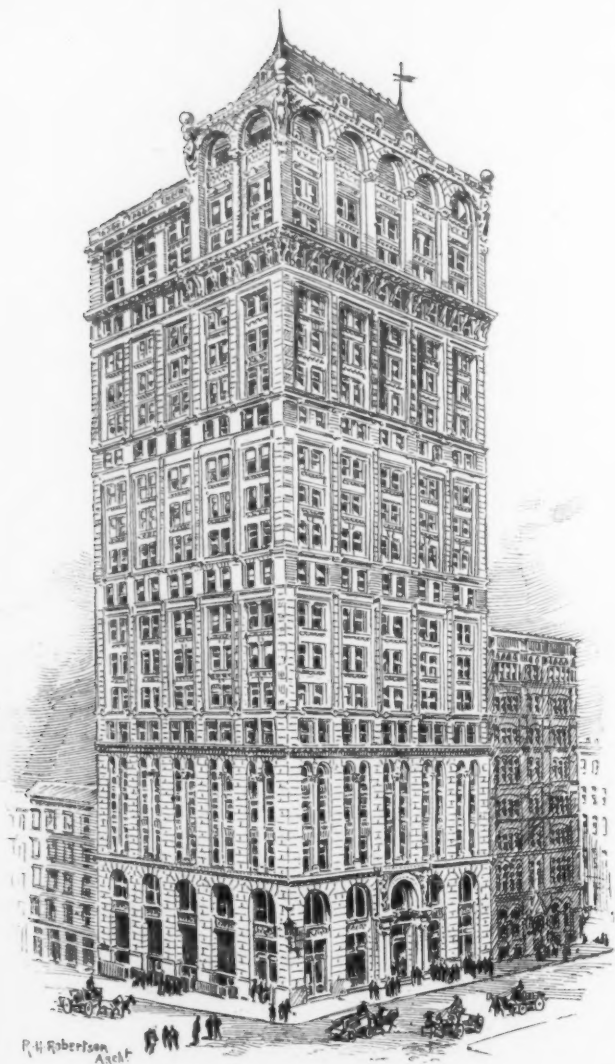
SEVENTEENTH SAENGERFEST OF THE NORTHEASTERN SAENGERBUND IN MADISON SQUARE GARDEN—GRAND CONCERT OF SIX THOUSAND MALE VOICES.



A CHARACTERISTIC NIGHT-PARADE IN THE METROPOLIS.

THE SEVENTEENTH SAENGERFEST OF THE NORTHEASTERN SAENGERBUND—THE TORCHLIGHT PROCESSION OF THE VISITING SOCIETIES, WITH THE FLOAT OF "MUSIC" PASSING UNDER THE ARCH AT MADISON SQUARE GARDEN, NEW YORK CITY.—DRAWN BY HUGHSON HAWLEY.

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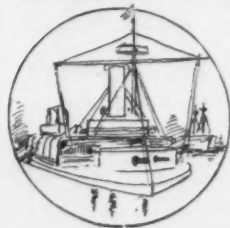


AMERICAN TRACT SOCIETY BUILDING, CORNER OF SPRUCE AND NASSAU STREETS, IN COURSE OF ERECTION.

upon a knoll, is the delightful residence of the commandant of the yard, who at present is that most genial sailor and patriot, Admiral Gherardi, and his home is so attractive that one does not wonder that naval officers like to get a berth in it. Relics of the civil war, old cannon, old cannon-balls, bits of shattered plate, lie about the commodious office further down the main street. In this office the business of the yard is transacted, and one meets sentinels and various grades of naval officers at every turn.

Not until you walk down to the water do you realize the full beauty and extent of the yard. Here is always to be found one of the newer boats of the navy, but over there is the old *Vermont*, the receiving-ship, roofed over and absolutely quaint. Here Jack is drilled and taught naval seamanship until some new vessel makes requisition for his services, and a daily routine goes on that, at first, seems ridiculous in what appears to be more of a barn than a vessel. The old ship is comfortable, however, and her bell, which is on the pier just outside the gangway, sounds the hours precisely as the *Vermont* were still in service. Only naval talk is heard on board of her, and the fiction is kept up vigorously that she is still hale and hearty and able to do valiant service for the flag. There are some old tars on her who remain there almost permanently, and at night they spin yarns in the fo'c'stle for the youngsters, that have an old-time salty flavor and inspire them with a love of the bounding deep and the roar of cannon.

Over there in the water, close by the primitive ferry-boat that labors across the channel to Cob Dock by means of a rope that runs through the boat and is fastened to each shore, are two rusty and low-lying craft that, at first glance, seem out of place here. They are the double-turreted monitors *Terror* and *Puritan*, superb harbor defenders and soon to be fit for action. They have been nearly ready for a long time, awaiting only their armor. That is almost finished, and soon the stars and stripes ought to float over their decks. The *Terror* is a sister ship of the *Miantonomoh*, already in commission, but the *Puritan* is almost twice their size.



antagonist. She can run in shallow water, but will be slow, and her mission will be harbor work. A floating fortress she will be, and, guarded by vessels such as these, with others to do the offensive work outside, New York need never fear invasion from the sea.

Looking further about you in the yard you see two dry docks, and in one of them the modern second-class battle-ship *Maine*, all ready for service with the exception of two small armor plates. Lying free from water in the dock, you get a superb idea of the strength and stability of a new navy vessel, and this sight alone is worth a special journey to the yard. She was begun about the same time as the *Philadelphia*, which went

into commission three years ago, and this tells a story of navy yard activity that is not pleasing. One sees, with regret, a lack of snap about the navy yard that does not comport with a smart nation's capabilities, and must observe, for it is before your own eyes, that the pernicious evil of politics still exists there, hampering the work. The workmen put as little vitality into their hammering and into their painting and joiner work as possible, and the job lasts long. However, a superb cruiser, the *Cincinnati*, has just been finished entirely there, and has just gone into commission, and this achievement is most noteworthy because it shows that the government is not dependent entirely upon private contractors for its work. Still, it cannot be denied that these contractors not only build a vessel cheaper, but fifty per cent. quicker than the government.

Leaving the navy yard you come to New York again, and if you would see more of government life you visit the gloomy custom house in Wall Street and the post-office on Broadway. These are in direct contact with the people, and there is no lack of activity there. Business is done there in a rush. The politicians swarm about the custom house, and the broker and his clerks are in evidence. An air of strict business, however, pervades the post-office, and the rush of wagons arriving and departing with mails makes a scene familiar to all residents of large cities. In each of these two buildings business by the million dollars is done every year, and they are the source of large revenue to the government.

Other interesting buildings belonging to the government are the sub-treasury, the barge office, the army-and-navy building, and the appraisers' stores. In the sub-treasury gold and silver by the million dollars are stored, and the assay office presents a most interesting scene. The barge office is given over largely to the sale of seized and unclaimed goods, since the Ellis Island immigration bureau was started, and a rare scene of bargain hunters and sharp buying is presented there at regular intervals. The appraisers' stores and the army-and-navy building suggest the uses to which they are put, and their work needs no elaboration.

Thus we see that the government life, although largely unseen, touches the life of the people of Greater New York in a hundred ways, and is really one of its great attractions.

The Night Life of Greater New York.



NE would think that a great community must find rest sometime, and that at night only newspaper men, policemen, watchmen, and perhaps evil-intentioned persons would be abroad. I remember that when a committee asked the general manager of a Brooklyn elevated railroad three years ago to run all-night trains, he replied that nobody but "drunken printers and roughs" traveled after one o'clock in the morning. He isn't managing that railroad now, and the trains are running all night, but it took a mighty lot of persuasion to make the directors see that more trains meant more traffic, and that accessibility at night would bring added travel in the day. I have been asked often if in my capacity as a night newspaper worker I did not find it lonesome riding home in the cars in the early morning.

It always surprises such persons, and I suppose it will enlighten the general reader to know that although the night or early morning trains are fewer than in the day-time, they are nevertheless as well patronized. Of course the army of newspaper workers begin to go home at two o'clock in the morning, but one would be surprised to see the stragglers of day traffic that come along also. In the winter the cars are gay frequently with party and music goes. They often resound with the songs or guitar music of some merry group; there is always some interesting or perhaps love-lorn couple going home; there are a certain number of men every night whom the conductor must wake up and fairly lift out of the car. Just as the night workers begin to thin out the early morning day workers, marketmen, newspaper distributors and the like appear, and the roar of the wagons in down-town streets is loud long before the average citizen wakes up. Like London and Paris, Greater New York never sleeps, and every hour of the twenty-four has its separate story, especially in a centre of activity like the Brooklyn Bridge.

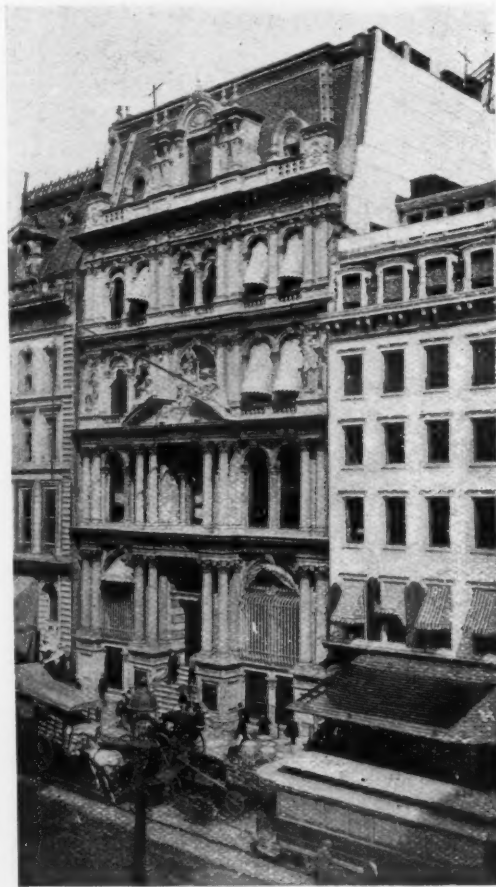
One of the most interesting scenes of night life will soon be at its height in lower New York. It is the life of the "garden truck" market. As early as six o'clock every evening wagon-load after wagon-load of farm produce, from a radius of fifteen miles from the centre of the great city, comes creeping lazily into town. The wagons are ponderous affairs, covered usually with canvas, and packed full of every grade of vegetables that the average person likes to eat. Along the dusty roads in the outskirts, in twos and threes they string, and finally,



THE PRESBYTERIAN HOUSE, CORNER OF FIFTH AVENUE AND TWENTIETH STREET, NOW BEING ERECTED.

when they reach the ferries, they are in tens and twenties. Once on the New York City side, the streets of the lower part of the town, over toward the Hudson especially, are crowded. From six o'clock up to midnight the wagons keep coming, and street after street becomes congested. Horses are detached after the wagons are pushed as close together as they can be, and then the drivers and owners, wrapped in blankets, curl themselves up on the seats of the wagons or on the loads for a nap of an hour or two.

At one o'clock the buyers in their smaller wagons begin to arrive. Covers are removed from the farmers' wagons and a



THE NATIONAL PARK BANK, BROADWAY AND ANN STREET.

hustle such as those streets never see in the day-time begins. There are shouts and calls, blockades and squabbles, much bargaining and buying, and at five o'clock the crisis is reached. Much of that truck is going on the late breakfast tables up town that very day, and the merchants must hurry. The loaded wagons of the retail dealer disentangle themselves from the mass, dart away up town, and by six o'clock the farmers, tired and weary, their wagons empty, begin their homeward journey, and after a rest of a day or two come back again.

In August this night traffic is at its height. Then the peaches arrive by the train-load, and they must be marketed with the produce of the farmers in the Greater New York territory. Then, added to all this traffic, is the nightly traffic at the milk depots. When one thinks of all this he can easily



STATUE OF WASHINGTON, UNION SQUARE.

see that not only is the night not given over to the newspaper workers and the late pleasure-seekers, but that much business, all of which is extremely essential to the needs and comfort of the community, is done then, and that it can be done at no other time.



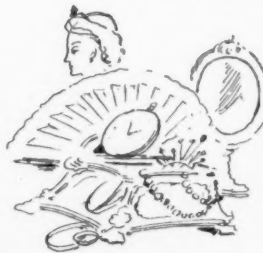
WHEN we study the scenes of the evening in Greater New York—that is, up to midnight—perhaps the most engaging is that of the “Rialto,” that part of Broadway from Twenty-third Street to Forty-second. It is called the Rialto because the “actors’ row” has been transferred to it from Fourteenth Street, and that used to be called the Rialto because it was nearly always crowded. Its people never did much business except to swap stories and speculate on next season’s prospects.

Now that the Rialto has been transferred to the great night thoroughfare of the city, its scope has been enlarged and it is far more than an actors’ promenade. It teems with life, and at eleven o’clock, just after the theatres are out and the hotel idlers come out for an airing, it presents a fascinating scene. Carriages go scurrying here and there, the shouts of the cab callers are heard, the street-cars are full and their warning gongs add to the general clatter, the restaurants are gay; but at twelve o’clock the throng has mostly disappeared, leaving only the night-hawks of all grades of life to give activity to the “tenderloin” and to remain until daylight appears.



PROBABLY the most picturesque scene at night in Greater New York is to be seen in and around the Madison Square Garden when some big show is going on there, or some enormous convention or meeting is held there. This week the great Sängerfest is being held there, and in its attractiveness it rivals the great shows of the winter. This Madison Square Garden, capable of holding twelve thousand persons easily at once, is the medium of presenting entertainments on a grand scale, and is a most powerful adjunct to the attractiveness of Greater New York. The like of it does not exist elsewhere on this continent, and it brings all sorts of devotees within its doors. New-Yorkers will not soon forget the great Christian Endeavor convention that was held there two years ago, nor will they soon forget the present Sängerfest. Nowhere else does fashion throng a building as it does this one at a horse-show, and no other place could hold so many politicians as did this on the night that Messrs. Cleveland and Stevenson were notified of their nominations by the Democratic National Convention. Of the spectacular night life of Greater New York the Madison Square Garden is the centre at all seasons of the year.

The Business Districts.

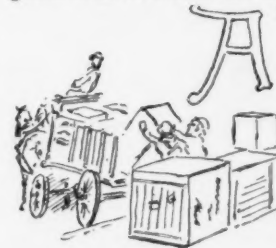


ONE of the first things that the observant visitor to Greater New York will notice is that its business is done in districts. The dry-goods men get together, and so do the jewelers, the leather merchants, the publishers, the fruit-dealers, the stove men and the rest. Although the members of each trade are rivals, they are friends in another sense, and they realize that the best interests of each grade of business require them to get together and to remain together. Take for example, the jewelers. Who does not know that for block after block Maiden Lane contains their wholesale shops, and even small factories? It is a quaint old street, as it slopes sharply from Broadway down toward the East River and curves itself gracefully near the centre, much like one of the sides of a crescent. That is just the kind of a street the jewelers might be expected to seize upon and devote to their trade. The buildings are not showy; indeed, they are like nearly all the old-style New York office buildings, dingy and fitted with crude stairways and many narrow passages. Their contents are the more brilliant because of their gloomy surroundings. A diamond seems to sparkle more in Maiden Lane than in any other place, except, perhaps, in the Metropolitan Opera-house and on the fair forms of the most favored



THE FARRAGUT STATUE, MADISON SQUARE.

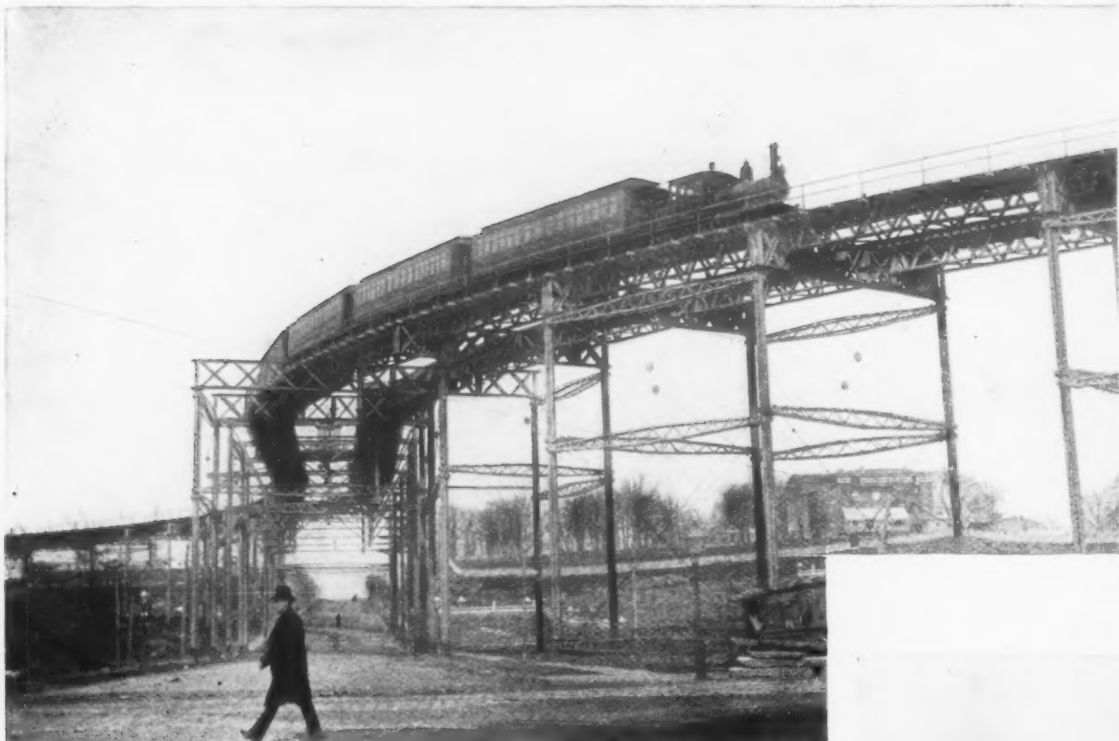
women in the world, where each jewel seems not only to give, but to borrow, lustre from the thousands of others that send their lightning-like flashes from stall to stall and box to box. The more delicate jewels, those that are subtle and enticing from their modest yet no less attractive qualities, never seem out of place in Maiden Lane. Hard hit has this trade been by the evil times that have fallen upon us, but yet there is a great deal of activity in these shops that line both sides of the street for blocks. Here is a street such as exists nowhere else in the country, and it lives, one might say, on the vanity of mankind, the love for display and the satisfaction of possessing gems such as in olden times kings and queens only could possess, and very few of them could afford or obtain. Certainly royalty then could get no such workmanship and no such variety as the average rich man or woman can now get, and this is due to the constant rivalry of the merchants of Maiden Lane. If one could go through that street, and in building after building could uncover the stocks that are kept there, he would find material for sermons for a hundred years, were he a preacher of “vanity, all is vanity,” and an array that would dazzle his memory as long as he lived, and put in the shade the teachings of his youth as to “golden streets and gates of pearl” in the future world, were he a lover of display. Maiden Lane is the golden street of Greater New York.



NOTHING great business district, next in importance, perhaps, to the financial district of which I spoke in the former article on Greater New York, is the dry-goods district. It faces on Broadway, between Worth and Canal streets. Its greatest activity is to be seen on the side streets, where there is a jam of wagons, a great



UNION SQUARE FROM THE SOUTHWEST.—COPYRIGHTED PHOTOGRAPH BY J. S. JOHNSTON.



ELEVATED-RAILWAY CURVE, ONE HUNDRED AND TENTH STREET, LOOKING WEST.



THE MALL, CENTRAL PARK.



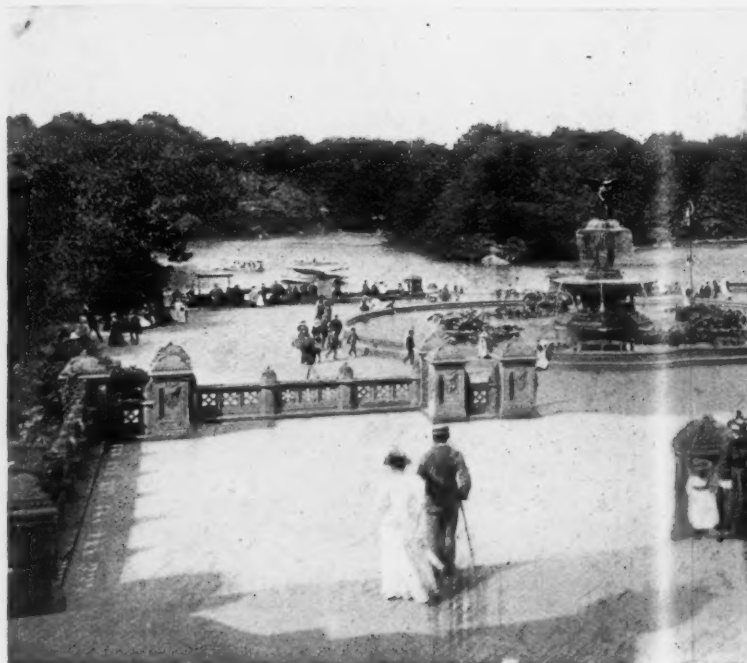
METROPOLITAN MUSEUM OF ART, CENTRAL PARK.—COPYRIGHTED PHOTOGRAPH BY J. S. JOHNSTON.



A VIEW LOOKING UP FIFTH AVENUE, SHOWING



HOLIDAY PROCESSION AND CROWD ON FIFTH AVENUE.



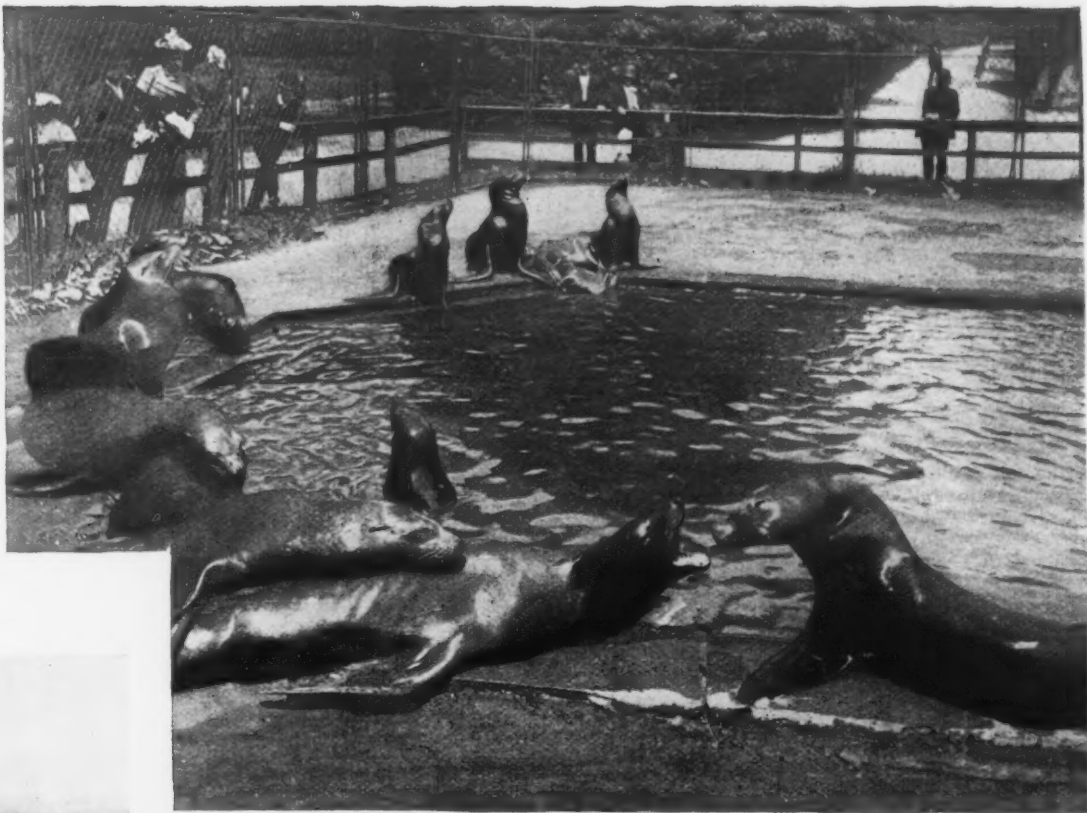
TERRACE, FOUNTAIN, AND LAKE, CENTRAL PARK.—COPYRIGHTED PHOTOGRAPH BY J. S. JOHNSTON.

GLIMPSES OF FIFTH AVENUE AND CENTRAL PARK, NEW YORK.

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THE MALL, CENTRAL PARK.



THE SEA-LIONS, CENTRAL PARK.



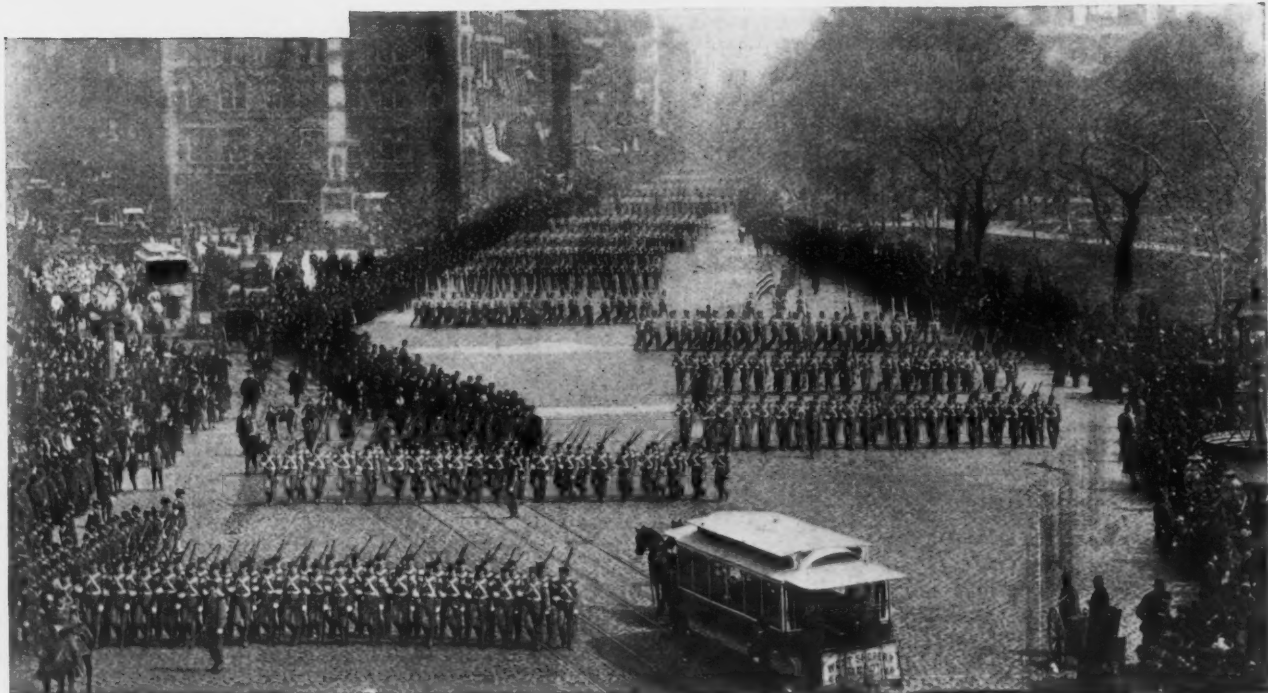
UP FIFTH AVENUE, SHOWING CENTRAL PARK.



GATEWAY OF THE METROPOLITAN CLUB—COPYRIGHTED PHOTOGRAPH BY J. S. JOHNSTON.



CENTRAL PARK.—COPYRIGHTED PHOTOGRAPH BY J. S. JOHNSTON.



NEW YORK'S CRACK REGIMENT, THE SEVENTH, ON FIFTH AVENUE.

congregation of cases and boxes on the sidewalks, and shipping-clerks and porters by the hundred. As you pass along Broadway and look into these business places they seem to be houses of more or less leisure. Well-dressed salesmen are generally to be seen loitering about in the front of the stores, apparently earning a comfortable and easy living by only occasional labor. That is the way it seems at a glance from the street. When you go inside and see the army of men engaged in one of these establishments, and study the system of their operation; when you observe the accountants and clerks, the messengers and the salesmen, and think how much of the trade is conducted on the margin of the cent and half-cent, you wonder how it all can be. A dozen of these enormous establishments fill up these districts, and twice a year, in the early spring and fall, there is an enormous rush there. The out-of-town buyers have arrived, and after the business of the day has been concluded, and shipping clerks and drays have begun to scurry home, the visiting merchant must be entertained by some one of the establishment, and the theatres and other places of amusement feel the effects of this rush of trade. One cannot get a better idea of the magnitude of the country than by spending a few hours in this district when the whirl of trade is on. He reads, printed on the boxes, the names of towns which he never heard of in his geography, and he can tell something by the size of the packing-boxes of the character and number of inhabitants of their destination. He knows that in these buildings are men not only with enormous responsibilities, but men with enormous salaries, the experts of the business, whose skill in buying and selling are as much of an achievement in their line as are the skill of the painter and the musician in another.

Over at Chambers and Franklin streets is another notable district, that of the wholesale grocers. The buildings for this trade are even more imposing than for the dry-goods trade, but the activity is steadier, although it, too, has its spring and fall spurts. People must eat every day, and consumption of stock is more constant in this line than in almost any other in a large city. Consequently the drays seem to come and go



RESIDENCES ON RIVERSIDE DRIVE—COPYRIGHTED PHOTOGRAPH BY J. S. JOHNSTON.

in the immediate neighborhood of the Judge building. Here is an industry that appeals to the mind and to the eye. The scholar and the every-day reader are to be found here. The shops are quiet places, but who would expect a rush in purchasing books or magazines or weekly newspapers? The

fastened upon Broadway near Broome Street for its home; the cloakmakers and clothing merchants who sell by wholesale are near by; the great insurance buildings seem somewhat scattered, but are really in one neighborhood on lower Broadway; the newspaper district, with the exception of the *Herald* office, is crowded as close as buildings can stand together on Park Row; the leather business is in one place, the old "Swamp," down behind the daily-newspaper world, and right under the shadow of the extensive masonry of the New York side of the Brooklyn Bridge; the stove men are in Beekman Street, and so business after business is gathered into various localities, and thrives each after its own kind.

The shopping district is so extensive that it is worthy of treatment by itself, and it follows.

The New York Shopping District.

By Caro Lloyd.



WHOLE villages of people pour into New York by the morning trains. Hosts of these are the shoppers, prospective brides, dressmakers, mothers of boys who apparently grow an inch a month; they come morning-fresh from farm or Queen Anne cottage, bringing empty satchels and full purses, only to return jaded at night with satchels full and purses empty.

The shopping district may be described by a square, of which two sides are Fourteenth and Twenty-third streets, and the others Broadway and Sixth Avenue, and it, strangely enough, traverses only one side of these streets. Twenty-five years ago this section was devoted to monotonous rows of brown-stone fronts. At that time Arnold & Constable moved up from Canal Street, and in 1875 the Adams Express Company turned the Nathan home into the first commercial concern on Twenty-third Street. Then gradually old families unscrewed their door-plates and sold out to shopkeepers. Following the modern growth peculiar to all great cities, the more enterprising concerns have grown mammoth by sucking the life from innumerable small shops, so that now not only New York, but a good part of the United States, comes to spend its money in this section—less than half a mile square. Here one can step into a half-dozen shops and furnish a house from garret to cellar, including a library, and in some cases a stable.



UP THE HUDSON ON THE DAY-BOAT.

through the streets with less confusion than in other great centres, but the business amounts up into the millions every week, and only on Sunday does it rest.



ONE of the most interesting districts of the town is the fruit district. This is the only large industry that is divided. Part is on the West Side and part is on the East Side. Each part is within four blocks of the river, and that is the reason for its division. Most of its product arrives by water, and hence the business must be adjacent to the piers. Bananas seem to be the staple product of this section of trade after oranges go,

but the coconut and the ripe fruits in their appropriate seasons choke the sidewalks and cause many a block in the streets. The ships come and go with a hurry and rush that is typical of New York alone, and the distribution of their cargoes employs an enormous army of men and fills hundreds of buildings with activity. This product is perishable, and must be marketed at once. The commission merchant with his active ways of business takes hold of this trade as he does of no other, and that kind of commerce requires his abilities, for without them it would not thrive. These places tell a story of the seasons as no other trade does. Here the effect of blighting insects or the over-production of an unusually favorable season may be traced in price-lists and quotations. Here the prosperity of thousands of those who dwell far away from the rush and incidents of city life may be observed. It is a place attractive for its colors, for its variety, for its odors, and for its direct appeal to the palate of man.

The publishers' district is grouped within a short radius of Union Square. The tendency is now to get on Fifth Avenue

deliberation that characterizes this trade, enormous as it is, is of a restful sort, and except at holiday time the marketing of literary and art wares is in consonance with its intellectual character.

So the districts go. The wholesale millinery district has



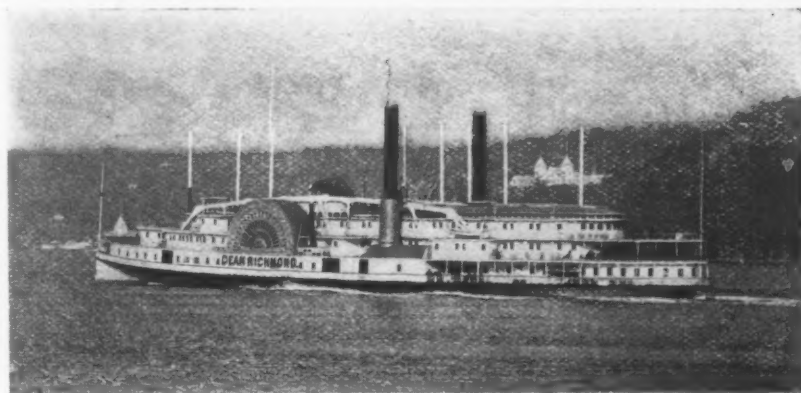
RIVERSIDE DRIVE ARCHITECTURE.—COPYRIGHTED PHOTOGRAPH BY J. S. JOHNSTON.

LESLIE'S WEEKLY.

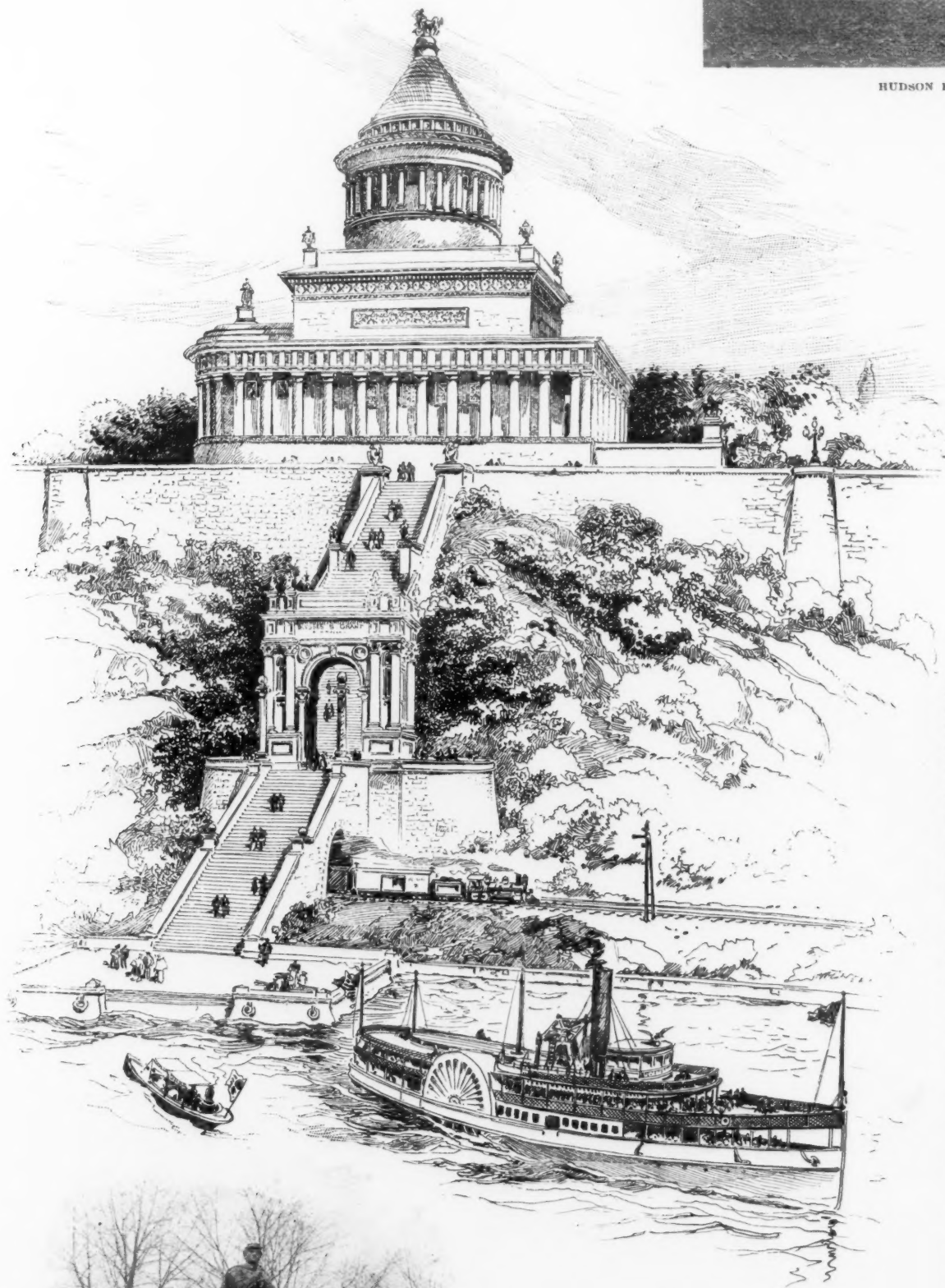
They are palaces of industry, where one finds every luxury, even to restaurants and luxurious resting-rooms.

Some Knickerbockers of my acquaintance cherish a quaint doll which in her prime was a traveled belle, for she was each year sent to Paris, and returned dressed in the latest style. But the days when fashions arrived in sailing-vessels are past, and they come now by cable. Frequently the design of a hat is wired over by the keen buyers representing these firms in Europe. While we cannot yet equal the handiwork done abroad, we form perhaps its most eager market, and so it happens that the New York shops rival in fashion and fineness those of Paris or London.

The Broadway section is the most elegant and expensive. Here one can spend a fortune for a necklace, or a work of art. In one shop are the rarest Venetian luxuries, in another the wonders of the East. Opening one door is like stepping into a Japanese interior, where four dainty Japs sit snipping paper flowers. Everything can be found, from a Paris fan to a



HUDSON RIVER NIGHT-BOAT PASSING FORT LEE.



GENERAL GRANT'S TOMB, ON RIVERSIDE DRIVE

Chinese idol. Here is found the reliable, conservative house which has not catered to the spirit of the times, and has no eccentric departments, not even a show-window; up to its doors the grand-daughters of their old customers drive in flashing coaches. In the intervals of shopping the shoppers eat *pâtés* and *éclairs* at the pastry-cook's, opposite, where, I am told, the cashiers handle more money on dull days than when the shop is crowded. Or they frequent Huyler's, where a girl who is clever about making her own dresses tells me she often goes ostensibly for soda-water, but really to study the costumes.

LONG Sixth Avenue the shops are more popular. Through the din of hand-organs and rushing elevated trains pass a continuous stream of women. In and out of the great shops they go, tugging tired little girls after them, or leaving the baby in its carriage at the door. There is the systematic woman with a long list, hurrying from counter to counter, squinting sidewise at buttons, fumbling remnants, testing wool against her cheeks. Or the aimless stroller, who at once joins the crowd around the sign, "As advertised, 29 cents." Cash-girls shriek their numbers in your ears as they pass, and

there is an occasional man patiently following a frantic wife. The scene is one of wildest confusion, especially on Friday, which is bargain day. Some women come two hundred miles, and in two days buy a family's outfit, while others, living in New York, send to every shop for samples, and so take two weeks to buy a dress. I have seen tired women flop into a seat and exclaim to the clerk, "Oh, I want a dress!"

The clerks soon come to know human nature. They recognize at once the undecided customer whom they can lead to buy their most hideous dress pattern. Some of them grow in grace, others make the customers do it. I have watched with wonder those at the notion counter who keep cool tempers, while all day long dozens of women are calling to them, "My pins!" "Where's my change?" "Haven't my spools come yet?" Others there are who calmly turn their backs upon your demands and exchange confidences about last Sunday's excursion.

There is a secondary shopping district running east of the Bowery on Grand Street. Here the foreign element adds a flavor to the scene. German, Italian, Hebrew are heard interchangeably with English, which accounts, perhaps, for a sign I saw recently in a shop there, "Lining sold as are tender, four cents yard." Italians pass in costume, men sell pretzels on the corner, Jews carry dozens of cloaks on their backs. Here one begins to encounter the poverty of East-Side slums, and many a dainty shopper from up town would have her views of life enlarged were she some Saturday evening to join the crowds at these bazaars, and wander further on to that Babel in Hester Street where the Jews are selling broken eggs, neckties, and saucepans. Near by is also the great bonnet centre, Division Street. I made an expedition here one June day, wearing a heavy winter hat. The saleswomen on the sidewalks importuned me incessantly, and one finally threw her arms around me so that I had to wrestle with her a minute or so before I could free myself. A glimpse of this region serves to make the up-town shopping district more brilliant, with its luxurious buildings, its gorgeous display of robes and bric-a-brac, and its full-pursed buyers.

A great deal of shopping is done by mail, by means of elaborate catalogues. Every morning when the letters are sorted at such a vast establishment as Stern Brothers', for instance, each clerk receives always those from the same State, so that she soon gets to know her customers and their tastes. The names of customers are entered in a permanent card index. Thousands of yards of goods are sent away as samples, and the expense to each firm of this department alone would run a small shop. Myriads of orders come without a signature. Some customers order goods, saying they will pay when the crops are gathered. One orders the handsomest gold watch in New York and offers to pay ten dollars; another orders a corset of thirty-eight waist measure. A new insurance idea has been originated in this line, mail packages being insured by paying five cents on five dollars unregistered, or on twenty-five dollars registered.

I can remember—and I am still called young—hurrying up Sixth Avenue to Fourteenth Street one Christmas time to see an array of dolls in one small show window under the sign, R. H. Macy. This shop is now ten stories high, covers two hundred and twenty-five thousand square feet of surface, has twenty-five hundred employes, one hundred delivery wagons, and nine passenger and nine freight elevators, and every kind of department, even to glass-cutting and china-decorating. And my little show-window has now each Christmas a wonderful pageant of dolls representing Rip Van Winkle or Columbus, which is moved by a six horse-power engine, and costs ten thousand dollars.

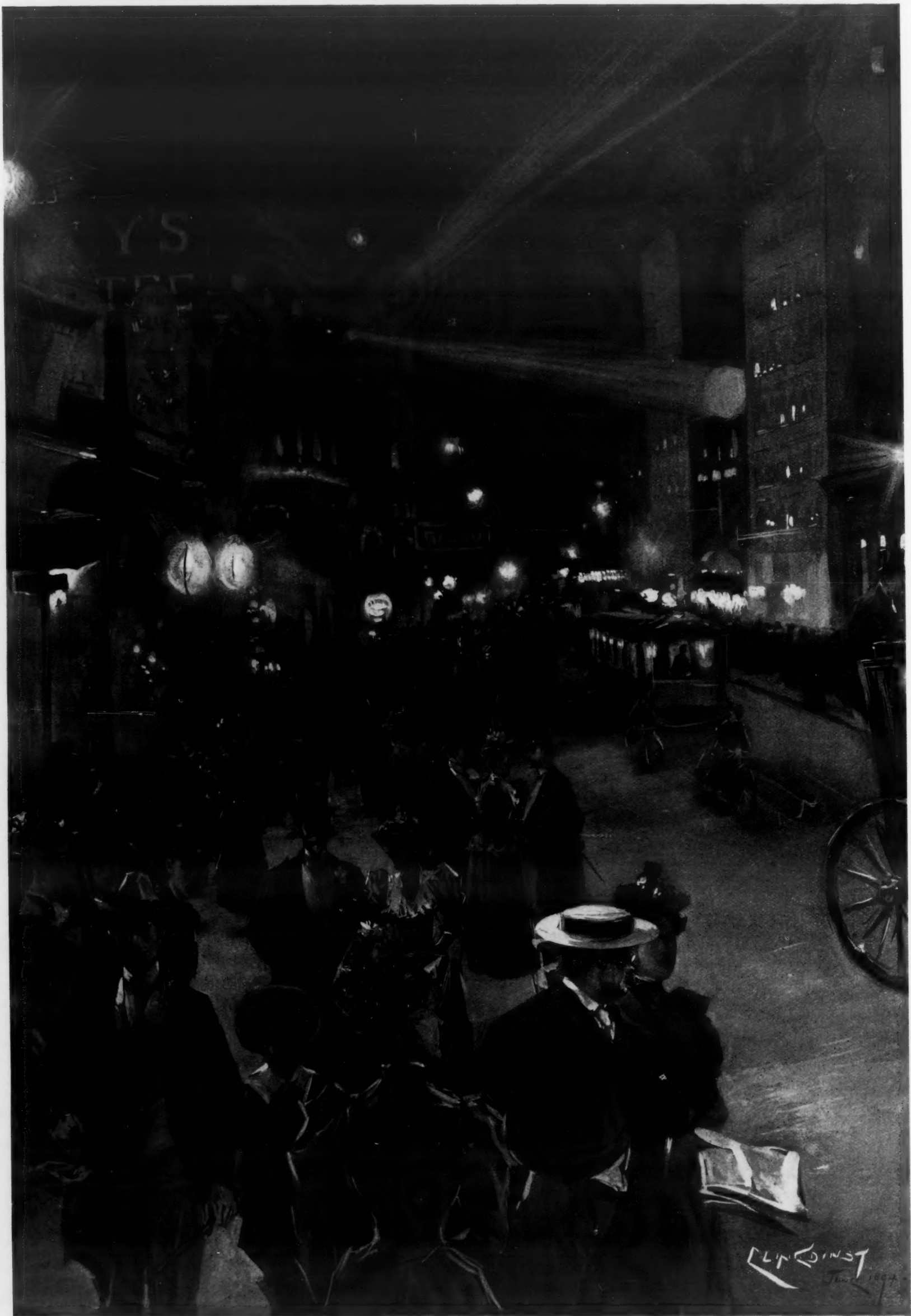
Here and There in Greater New York.



NE sight that few New-Yorkers and visitors to the metropolis never get tired of, and which at this writing is most interesting, is sailing day at some transatlantic steamship pier. In spite of hard times travel to Europe does not seem checked. If the steamer is to sail, say at nine o'clock in the morning, one will notice that before dark the day previous an unusual activity begins in the neighborhood of the pier. Merchants of cheap bedding and bed-clothes, cooking utensils, and steamer-chairs stack their wares in the street in front of the entrance to the pier. Steerage passengers must purchase the



BRONZE STATUE OF SEVENTH REGIMENT SOLDIER, IN CENTRAL PARK.



THE RIALTO, BROADWAY ABOVE TWENTY-NINTH STREET, AT NIGHT.

DRAWN BY B. WEST CLINEDINST.
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BROADWAY ARCHITECTURE OPPOSITE CITY HALL PARK.—COPYRIGHTED PHOTOGRAPH BY J. S. JOHNSTON.



JEWELRY AND DIAMOND DISTRICT—MAIDEN LANE.



"THE LADIES' MILE"—SHOPPING IN UPPER BROADWAY.



THE SHOPPING DISTRICT—WEST TWENTY-THIRD STREET.

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tawdry bedding, and cabin passengers may have overlooked their steamer-chairs. Bright-red chintz covering bedecks the cheap straw beds, and one wonders how any kind of comfort can be obtained by lying on that kind of a mattress. Soon the express wagons begin to roll up and the belated drays arrive. It is in the early morning hours. Some of the passengers have already spent the night aboard, and others and their friends swarm down to the vessel.

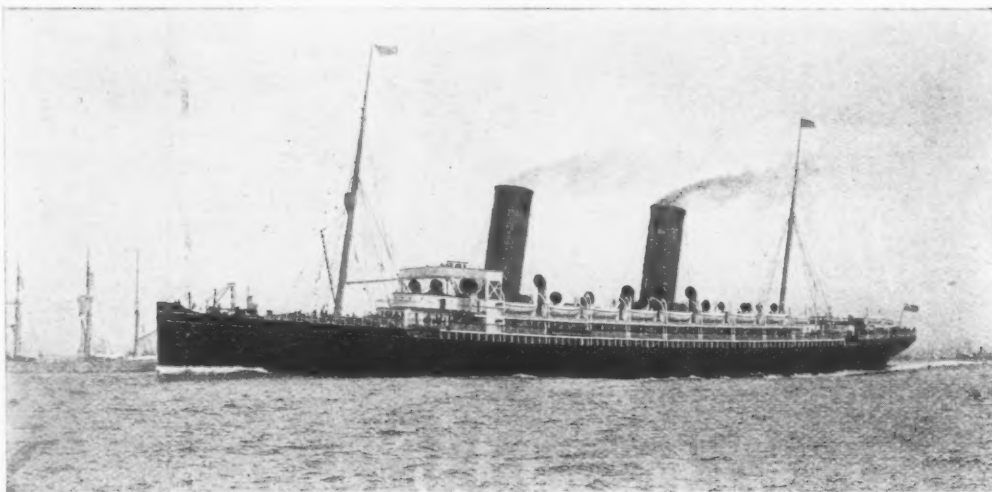
There seems to be hopeless confusion. Men are shouting, passengers are identifying their traps, sailors are rushing the trunks and freight into the hold, shipping-clerks continue making out their manifests at their desks right in the centre of all the confusion, and seem no more to notice it than if they were a thousand miles away. In the cabins, in the state-rooms, on the decks, last words and messages are being spoken. The belated traveler dashes down in a cab, the horses foam-flecked, and rushes up the gang-plank.

"All ashore" is heard. The friends of the steerage passengers begin wailing, often; tears are in the eyes of scores of others, and an occasional sob is heard; smiles wreath the faces of the majority, however, and as the great boat begins slowly to back out into the stream a storm of fluttering handkerchiefs breaks out, good-bye shouts are heard, and the voyage has begun. When the ship gets so far out that faces cease to be recognizable the hundreds that have remained on the pier turn their faces cityward, and they are surprised to find that the confusion has gone. Trucks and drays have sped away, shouting officials have vanished, freight and trunks have disappeared. The ship, with its passengers, its gold, its silver, and its freight, has gone, and a void has taken its place.

THE STREET BLOCKADES.

On our way to the steamer we had to pick our path through crowded places. This naturally leads to the consideration of congested streets. The "blockades" of New York streets have been famous. In brisker business times who has not read of acres of streets impassable, and wagons, with their swearing and excited drivers, entangled for hours? Before Broadway had street-cars, and when the great lumbering stages used to go see-sawing here and there, that highway always seemed more dangerous to cross than it is at present. Blockades were more frequent then than now.

Probably over in the wholesale grocers' district more blockades have started than in any other part of town. Chambers Street and West Broadway is a place for most confusing tangles, and up and down in side streets the crush quickly gathers until it would seem that the bulldozing policemen, with their whips and threats, would be tempted to use their revolvers, so exasperated do they become. This horse and that is thrown back upon his haunches, this wagon and that scraped and broken, and finally for a dozen blocks in any direction the whole mass becomes inextricably wedged. Then it is that the policeman takes heart. They are all tangled now so tightly that they cannot move. The disentangling must begin at the outer edges. Word of the blockade has spread as quickly as news of a riot would spread, and drivers with goods to be delivered at a certain place and time begin to avoid the scene of the blockade. Those wagons on the edges are turned back, and they, too, begin to flee away, and after a while two long lines of travel begin to move up and down each street, and the blockade is lifted.



THE OCEAN GREYHOUND "CAMPANIA."—COPYRIGHTED PHOTOGRAPH BY J. S. JOHNSTON.

On Saturdays, West Street, which runs along the Hudson River, is always jammed. It is sailing day, and the stream of wagons making for the piers is always interrupted by the unusually heavy ferry traffic. The sharp swish of the policeman's whip cuts across the noses of many horses so that a pathway may be cleared for foot-passengers, and at times it seems as if even the policemen would be run down and crushed.

when the gray mixture of snow and dirt is on the ground, has many a blockade lasted in Pearl Street.

Up town the most crowded place, of course, is where Broadway, Fifth Avenue, and Twenty-third Street intersect each other. The Broadway street crossing runs diagonally through the middle of the confusion, and unless one has the immediate protection of the enormous policeman who clears a path through it all, back and forth, he must look three ways—yes, six ways—at once. This jam of wagons and people is unlike that seen anywhere else in the United States. Not only is the big dray, the brewer's wagon, the express wagon, and the lumbering stage to be seen in the midst of it all, but the swell turnout of fashion, the grocer's wagon, the delivery wagon of the retail store, and even the children's cart, are there. The people who get mixed up in it are not only strong men, but delicate women and children, for it is in the heart of the shopping district, and when the women are not busy dodging drays and horses they must watch out for two lines of street-cars. Broadway promenaders have found out that the best way to get across this whirlpool is to cross Fifth Avenue at right angles and then to cross Twenty-third Street, or vice versa. It is a few feet further around, but is safer and quicker.

THE SATURDAY HALF-HOLIDAY.

One feature of Greater New York life that is growing rapidly year by year is the Saturday half-holiday. It has actually come to be the case that the town knocks off work in the business districts at one o'clock on Saturdays in the summer. There is no Brooklyn Bridge rush, no ferry rush on Saturday evenings. It is like Sunday on all the thoroughfares of travel after four o'clock on Saturday afternoon. One wonders where the people are. If it is clear they may be found at the parks, at the beach, along the country roads, or on the water. City editors of newspapers know how difficult it is to gather news for Sunday's paper on Saturday afternoon and evening, and they, of all citizens, can best gauge the popularity of the Saturday half-holiday. We are beginning to rival the English in this afternoon of rest and pleasure. At present it is confined mostly to the business men. In the nature of simple advance it must spread some day to the so-called workingmen—that is, the manual laborers. When that day comes one stage in the ideal life of all persons who work for a living—and who does not that amounts to anything?—will be realized.

One of Greater New York's newer institutions deserves a visit especially, and a Saturday half-holiday soon will be as good a time to go to it as any other. It is the beautiful new aquarium at the Battery. Old "Castle Garden" has been transformed. When the immigrants ceased to land there the question arose what to do with the place. The park commissioners debated the matter for a long time, and it was decided that the people would get more pleasure out of the old place by making it a popular resort and presenting to them fascinating pictures of fish-life, than by removing the building. Those who attended the World's Fair will remember the extraordinary popularity of the Fisheries building. Toward the end of the fair it was almost impossible to get near the glass tanks where the living fish were kept. It was an exhibit that all could understand. This pleasing feature is soon to be presented to Greater New-Yorkers. The old building where Jenny Lind first sang in this country, and where thousands upon thousands of immigrants first touched our soil, the place where there have been more pathetic and interesting scenes than perhaps any other in this country, has taken on a new lease of life. Its tanks are being filled gradually with choice specimens of fish, and it bids fair to soon become one of the choicest attractions of the metropolis,—a sight that can be seen nowhere else in the land.

Much of the success of this entertaining and popular exhibit is due to Mr. Paul Dana, formerly park commissioner. It is doubtful if the plain people of New York know under what obligations they are to him for the preservation and



THE BOWERY AT CANAL STREET.

Over on the other side of town crooked and narrow Pearl Street, the one Boston-like accessory of the town, is responsible for most of the blockades. The jam spreads down into the ferry streets, and, although not so large as the West-Side jam, is more difficult to disentangle, because it is so hard to empty Pearl Street. From noon until dark, especially in the winter,



MULBERRY BEND.

advancement of their parks. The hand of the most exasperating spoilsman in recent years has been reached out time and again to gather plunder from these breathing-places of the people, but for years Mr. Dana, with a persistence that drew down upon him the curses of a certain grade of politicians, prevented it. He insisted upon proper architectural treatment in the additions to the Metropolitan Museum. The other commissioners said no, but he won his fight. He insisted that the western edge of Central Park was no place for a dangerous and depopulating speedway for fast horses, and the other commissioners had to give in. When the speedway along the picturesque Harlem was decided upon he insisted that the plans should include not only provision for pedestrians, but that two sidewalks should be built; and when the other commissioners, already favorably disposed to the desires of the spoilsman, disagreed with him, he brought them to terms by means of legislation and law, and the people's rights to their park-ways were recognized. The matter of beautifying the speedway found in him a most ardent advocate, and in that matter the park commissioners have been forced to give a most reluctant assent. It is not too much to say that the park commissioners have shown on more than one occasion a disposition to disregard the plain law of the statute-books, but men like Mr. Dana and the editors of nearly all the great newspapers have brought them to terms. The parks of New York have jealous guardians in the newspapers and in some public-spirited citizens, and the people are under lasting obligations to them all.

Provident Aid Society. It is simply a big pawn-shop conducted on the basis of reasonable rates. The Legislature chartered it last winter, and it is already doing a thriving business. The interest rate is one per cent. a month instead of three, and payments may be made on installments. Some of the most wealthy citizens of the town have endowed it, and the emancipation of the unfortunate from the usurer seems at hand.

Every one has heard of the "College Settlement" in Rivington Street, and the noble work it is doing. Its picture exhibitions, its entertainments, its reading-room, its receptions, have transformed persons if they have not transformed places, and the light of heaven has been let into more than one dark place. In dwelling upon a topic such as this I like to recall the work done by the Salvation Army "Slum Brigade." To avoid arousing prejudices half a dozen of these young women have doffed their uniforms, lived in the midst of the worst dens and neighborhoods on the East Side, and by day and by night have gone about, preaching only by their good works rather than by their words. Wherever misery exists they have tried to find it out. They have fed the hungry, clothed the naked, nursed the sick, and cheered the forlorn. What sublimer, nobler work could human beings do? The Salvation Army has a place in the affections of all thoughtful New-Yorkers.

THE "TOMBS ANGEL."

In what I have written about Greater New York I have refrained from saying anything about notable persons in the

son River. The Legislature has already provided for three more bridges across the East River. When these shall be erected they will make not only more certain the means of ready access between various parts of this community, but advanced value in realty, more business, more pleasure for the people, more attractiveness as a place to reside in or visit, but will also cause an overwhelming growth and influence in the country.

Who can foretell the future of Greater New York?

Bachelor Life in New York.



EW YORK is the only American city which makes a general specialty of looking after the welfare and comfort of bachelors. In Philadelphia there is only one bachelor apartment house. In Boston and Chicago the number of bachelor apartment houses is so few that the men in them are objects of general social comment; in the other American cities the bachelor

apartment house is practically unknown. In some manufacturing places like Johnstown or Altoona, Pennsylvania, and



BROADWAY AT PRINCE STREET, LOOKING SOUTH.

SAILOR JACK'S MISFORTUNES.

While we are down in the neighborhood of the Battery there is an opportunity to look into the life of Sailor Jack. The sailors' boarding-houses are all in this vicinity, and here has grown up a most disgraceful system of robbery. Poor Jack always goes to sea so heavily in debt that his wages for a voyage are eaten up before he starts. The boarding-house keeper not only furnishes him with board, tobacco, occasional spending money, but does it at such ruinous rates that it is the worst system of extortion to be found anywhere in town. The boarding-house keeper gets his money from the shipping-master, and the latter not only gets his fee for getting Jack a place, but gets five dollars extra from Jack, and at last, as a veritable slave, Jack is tumbled on board some ship, whose destination half the time he does not know, and off he is again to work out a vain freedom. Everybody is "on the make" with Jack, from captain and shipping-master down to messenger, and Jack pays the bills out of his scanty and miserable wages. It is a shame and disgrace, and it is to be hoped that some day philanthropy will turn to his relief and strike his shackles from him. These stalwart men you see roaming about the streets, waiting for a job on a ship, are no more freemen than were the slaves of the South before the war. Indeed, day after day, they are sold into bondage, and they cannot help themselves.

One of the newer institutions of Greater New York that has taken the shape of practical aid to the unfortunate is the

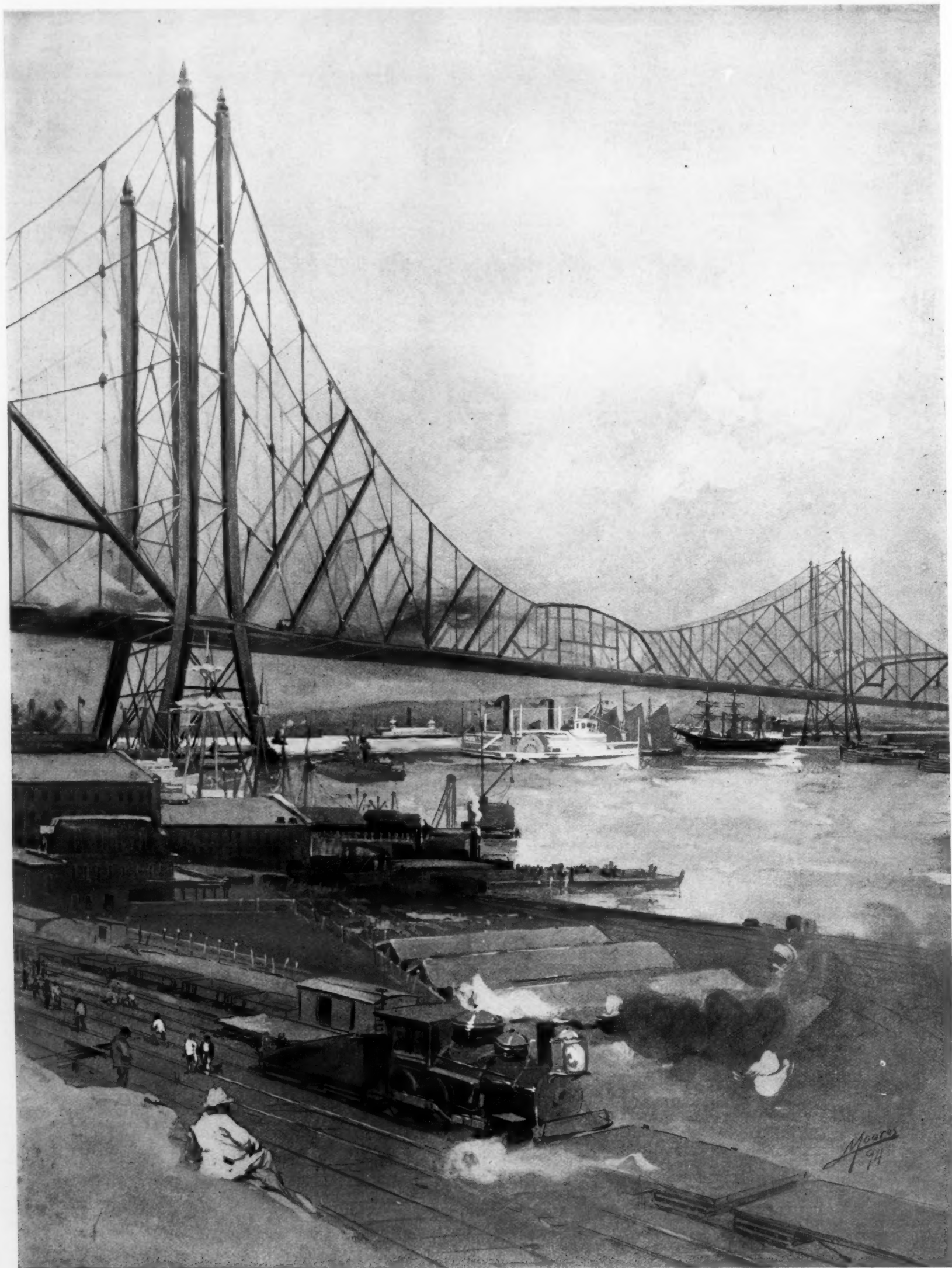
community. Thanks to the newspapers, everybody knows considerable about Dr. Depew, Dr. Parkhurst, the Goulds, the Vanderbilts, the Sorosis women, Archbishop Corrigan, Bishop Potter, Henry George, Richard Croker, and scores of others. There are bankers, lawyers, physicians, philanthropists, preachers, editors by the score, and hundreds that are known generally. Among all these notable persons there is one who has for us a peculiar interest. She is the "Tombs Angel," Mrs. Ernestine Schaeffner. I never saw her, nor do I know what she looks like, but I do know that day after day she visits the police courts and the Tombs, giving not only all her time, but freely of her own store to the miserable and unfortunate who find themselves in the clutches of the law through weakness or injustice. Her special mission is to secure bail for women who will be kept in jail for a long time, to the detriment of their health and the injury of their families, pending a trial. Many tears has she wiped away, many a burden has she rolled from the back of some poor woman. She is incessant in her labor, and she has an able co-laborer in the field in a Mrs. Foster, who works to the same ends, chiefly in the Essex Market Police Court. If laboring for humanity in distress is laying up riches in heaven what a mighty store these women must have heaped up for themselves!

Perhaps I can best close this rambling part of the Greater New York article by referring to the fact that the President has just signed the bill providing for a bridge across the Hud-

son River. The Legislature has already provided for three more bridges across the East River. When these shall be erected they will make not only more certain the means of ready access between various parts of this community, but advanced value in realty, more business, more pleasure for the people, more attractiveness as a place to reside in or visit, but will also cause an overwhelming growth and influence in the country.

It is estimated that New York has more unattached bachelors than all the other cities of the United States put together. Every town and city, of course, has among its population unmarried men who may be old enough to be called bachelors, but they have home ties and no special provision is made for them.

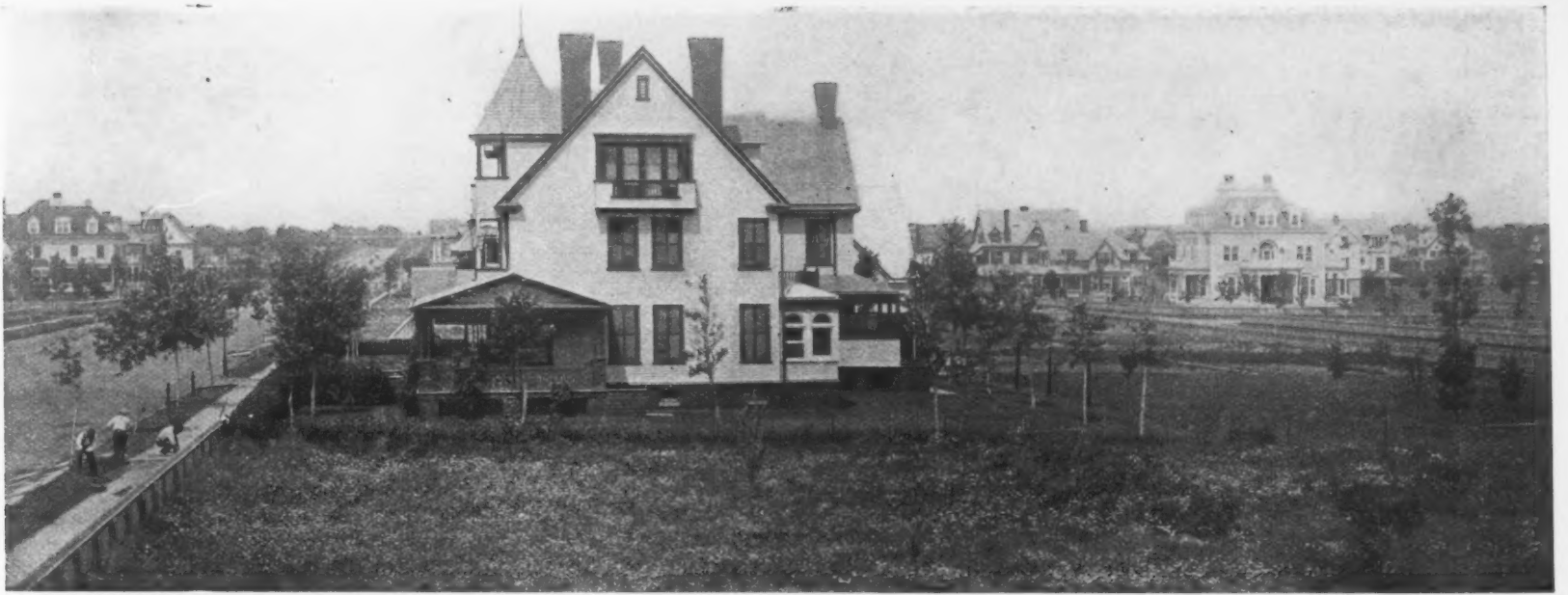
In New York this class of young men is numbered by the thousands. It is a society by itself. Hundreds of these bachelors do not belong to any grade of respectable society. They know men of all kinds, married as well as single, but they do not know their families. They are not found at any dancing-class or at any teas or elsewhere in the society of which respectable women of the better kind form a part. It is hard to see just what the reasons are for this association of thousands of unmarried men in New York by themselves. They belong to the clubs; they flood the restaurants and roof-gardens in the evening; they are well known in business as rising young men and all that sort of thing, but they have no part in the family



The bridge authorized by the recent Act of Congress will be purely a railway bridge, with six tracks for trains of all the roads now terminating on the Jersey shore. It is proposed to erect a union station on the West Side to provide a terminus for all these roads. The scheme of the company contemplates taking two city blocks, each 200x800 feet, and bounded by Forty-second, Forty-third and Forty-fourth streets, by Seventh Avenue, Broadway and Eighth Avenue, giving an area of nearly four acres, on which will be erected two buildings, each 200x800 feet, connected by a foot-bridge over Forty-third Street. These will contain the usual waiting and other rooms and ticket offices, an arrival platform and a departure platform, each of twenty tracks, a terminal hotel, a general receiving and distributing post-office for the city, etc. The bridge over the Hudson River will be connected with the station at Broadway and Forty-second Street by a steel viaduct, the average height of which will be sixty feet, and the total length about 10,680 feet. The cost of the bridge, including approaches, is estimated at \$40,000,000, and it is thought that it can be completed in four years.

THE PROPOSED CANTALEVER BRIDGE ACROSS THE HUDSON.

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BENSONHURST-BY-THE-SEA.



"SEA GATE" (CONEY ISLAND POINT), NOW UNDERGOING DEVELOPMENT.



NEW YORK BUILDING, 44, 46, 48 CEDAR STREET.



BROOKLYN BUILDING, COURT AND MONTAGUE STREETS.

BUILDINGS OF THE CONTINENTAL INSURANCE COMPANY.

social life of the city. Almost all of them were born out of New York. They drifted in from college or from towns where their ambitions and hopes were more restricted than here. The majority of them started without any friends in the city, and very few acquaintances. They began as clerks, law students, young doctors, workers on newspapers, and in the lower rounds of corporations. Through their industry, energy, and good health they have worked their way up until many of them have fair incomes. But somehow or other they are not assimilated until they are married and settled down. Even then it takes some time for them to become a part of New York social life. When they marry they are more likely to go back for a

small city in the country is sending its quota every year to add to the thousands already in this bachelor class. They are the typical American class of New York, for nine-tenths of them are born in the United States with American ancestors.

Sea Gate.

Few persons acquainted with the land about the waters of lower New York Bay have failed to wonder why the western point of Coney Island had not long ago been built up or in some way utilized as a summer resort. As a matter of fact, this point of land, which is surrounded

by of Gravesend. About two hundred and twenty-five lots in section A of the plot (section A is along the Atlantic Ocean front) have been sold to about forty gentlemen of wealth and high social standing in New York and Brooklyn. These sales had settled in a most satisfactory manner the future character of the place even before it was practicable to build cottages there. Those who have already bought will build houses of the best type, and the restrictions to which all the land is subject are such that even though less eligible persons should become owners by secondary purchase, they could do nothing that would be a detriment to the neighborhood. A social club specially adapted to the enjoyment of the natural features of the location is being formed from among the members of the leading clubs of the metropolis, and before next season its handsome structure will be a feature of the place. A bathing establishment, with sumptuous dressing-rooms, shower-baths, etc., such as now exists nowhere upon the Atlantic coast, will be one of its adjuncts, and anchorage and landing-places for yachtsmen upon the bay side will materially add to the membership, prosperity, and comfort of the club. No one need fear the ravages of the ocean, as from time immemorial a constant accretion has been taking place on the south and west beaches of this property.

The land along the entire ocean front has already been graded, while the streets and avenues are now being macadamized, and at the same time water, gas, and sewer-pipes are being laid. When all is done a gentleman can erect a residence on old Norton's Point, and have all the comforts, and elegancies for that matter, of Newport, while less than an hour will separate him from his office in New York. No picture can do the location full justice, as every one who has passed in and out of New York Bay must know. But a picture is not needed by the majority of those who live near New York. Our artist, however, took a snap-shot toward the southeast over a portion of the property, which was then undergoing the early stages of transformation, and this we have reproduced.

The point is too well known to need description. What is of interest at present is that the time has come at last when capital has rendered it possible to utilize this very choice place for summer residences. Its development was for many years delayed by lack of power on the part of the town to part with its common lands. This question was recently settled by the Court of Appeals, and under its decision the Lawyers Title Insurance Company is now issuing its policies to purchasers.

A vast amount of interesting history and tradition, extending back to the earliest colonial periods, clusters around this spot, which was first granted to Lady Deborah Moody and her associates by William Kieft, Governor of the New Netherlands, in 1645. Various grants, both from English and Dutch Governors, supplemented by deeds from the Indian owners, followed, but the lands were held in common by the trustees of Gravesend until the Legislature of New

Varnish and Varnishing.

VARNISH is as old as art, and the use of the chief constituents of it for preservative purposes is older than history. Greek painters, even before Appelles, used varnish to protect their works, and Pliny tells us that Appelles invented a varnish of surpassing excellence, keeping the method of composition secret. The inhabitants of the eastern parts of Asia used varnish for many centuries before the Christian Era, while it was employed largely by the Romans at the time of their greatest glory. The Japanese varnish, or lacquer, has been of national importance since very remote times, and as far back as 392 B. C. there was an official high functionary in the Flowery Kingdom known as the "Chief of the Imperial Lacquer Department." But during the past three decades the making of varnish has assumed a commercial importance in Europe and America never known before, and the scientific manufactures accomplish results that are so well-nigh perfect as to merit the use of that superlative when speaking of them. And it is gratifying to record that in this comparatively recent advance in the making of varnishes Americans not only make the best in the world, but in a sense control the market of the world. Indeed, half of the gum product of New Zealand is sent to this country. The gathering of this gum from the pockets where it is found is quite an industry in this far-away British colony, and it has to be carried on the backs of men sometimes a great distance before the finders secure a more modern method of transportation. Before final shipment to Europe or America it is rudely cleaned and graded.

Varnishes of great excellence have been made in various periods of the world, and the art then lost for a time. This was because the methods were kept secret, and for the further reason that skill and experience are both required, in order that the best results may be obtained. The fiddle-makers of this time are unable to put upon their instruments the same kind of varnish as that used by old Cremona masters. Stradivarius, his colleagues and pupils, doubtless made their own varnish, probably using amber as the basic gum, and the secret passed away with them. Even now, when varnishes are made in great quantities and when technical education is widely diffused, the successful manipulation of some special varnishes remains practically a personal matter; so much so that it is admitted that these specialties are only produced in super-excellence by certain individuals whose long operative experience has given them a "tricky" acquaintance with the material with which they have to deal. This is notably the case with Black Japan, which some timid and



THE PROPOSED NEW CLEARING-HOUSE ON CEDAR STREET, BETWEEN NASSAU AND BROADWAY.

wife to the homes where they retain the acquaintances of their boyhood than to stray into the unknown New York social world. Those of them who do not succeed in business remain on through life much as they were when they had been in New York only three or four years.

Everybody in New York finds it profitable to cater to this class of men. They live well. Their social pleasures are of a man's kind, which they enjoy with other men. They like pleasant rooms, well located and well fitted up. The builders and apartment-house keepers have found it to their interest to put up such establishments. They like to breakfast well and to dine well. Their tendency to seek in male society all the social life they have leads them to join clubs of all kinds and to frequent the restaurants, cafes, and theatres. Almost all of them drink and smoke. They have no one on whom to spend their money but themselves. There is no house to be rented, no servants to be paid, no family entertaining to be done, and no wife and children to be provided for. Saddle-horses or trotters take the place of the victoria and the brougham, and there is no need for liveried servants, for any single man can get along very well with one servant or a fraction of one. Even if he spends as much on himself alone as he would on a wife and family he is no worse off financially, and he is always in a position where he can regulate his expenditures, for his fixed charges are comparatively low.

These New York bachelors are liberal with their money. They are willing to pay good prices for the things they want. In the restaurants around Madison Square and in all the best class of saloons and cigar shops in town this bachelors' trade is so important that if it is not the bulk of the business it is big enough to make the difference between the profit and the loss. These bachelors insist on better cooking, better care, and better service. They are willing to pay for it and so they get it.

So attractive has life in New York become for this class of men that they are increasing every year. They float along on the crest of the wave of New York night life untroubled by any fear of reproaches when they come home or of divorce suits with themselves as defendants. The religious life of the city touches them hardly at all. For they never go to church except to the marriage of one of their friends, which they attend in almost the same mood and manner as they would go to his funeral.

Altogether the inducements to bachelor life in New York are increasing if once a man is launched into it, and every country town and

on three sides by water, was famous as a resort long before Manhattan Beach had ever been heard of. In the old days, when the common lands of the historic town of Gravesend were leased out in terms of ten years, it was a pleasure resort of a certain picturesque kind, and the lessee and his hotel were so well known that the place was called Norton's Point by the water men and landmen as well. But this has long passed away, as the tract of land, unique in its beauty and nearness to the city, is undergoing a rapid transformation into a city of seaside villas, which will be known as Sea Gate. A syndicate of capitalists have purchased the entire tract, with all its ancient riparian privileges, and after preparing its grade for its new purposes, are building roads of macadam through it in accordance with a well-studied plotting. The sand-hills that constitute this tract of one hundred and thirty odd acres were in some instances over forty feet above the level of the sea, and their reduction to practicable grades involved the movement of hundreds of thousands of yards of sand. Surf Avenue, the main thoroughfare of Coney Island, one hundred and twenty feet wide and newly paved with granite blocks, extends to the entrance to the property, and there as a public thoroughfare it stops, as the projectors of the new city by the sea thought it best to control the streets and roads within their tract. They will therefore build a handsome gate and porter's lodge at this point, and separate their little peninsula from the main land by a barrier running from sea to bay across the narrow isthmus.

The location of the new city with reference to New York and Brooklyn—it is only eight miles from the New York city hall and six from that of Brooklyn—is unsurpassed as a place for the summer home of one who needs to be within easy reach of either city.

Besides the projected water route, any of the various railroads or trolleys to Coney Island will take one to Sea Gate, and the time from Brooklyn is only thirty minutes, and from New York forty. In this short space of time one can reach the best beach on Long Island, and the place which has the greatest natural advantages. The view—and who wants a summer home without a pleasing prospect?—is singularly beautiful, and every vessel that leaves or enters the harbor of New York passes under inspection.

Where Surf Avenue enters the property it divides into two private roads running parallel with the water front, and making a most beautiful plotting in connection with numerous roads leading to the beach, the railroad, and the



BUILDING OF THE BROOKLYN SAVINGS BANK, CORNER PIERREPONT AND CLINTON STREETS, BROOKLYN.

York, in 1864, enabled the town authorities to sell them outright. Then they were bought by Mr. William Ziegler, and by him sold to the Norton Point Land Company, which is now developing the property.

Sea Gate is destined, if location and the expenditure of capital can do it, to become shortly the pleasantest, the most convenient, and the most exclusive watering-place in America. Then will Norton's Point as such have passed away, and the recollection of the high jinks of the olden time be forgotten in the new era of orderly repose and elegant leisure, which will be the chief characteristic of this new city by the sea.

cautious varnish-makers decline to attempt. When a celebrated manufacturer of this varnish jumped into the Thames from Blackfriars Bridge, some twenty years ago, though it was generally admitted at the time that he took his particular recipe with him, Black Japan is now made in America as well as it ever was by the suicide. It must be, however, that in the great concerns making fine varnish in the United States provision is made against the deterioration of the product because of the absence of any one man. For the output of a great establishment, which sends varnishes all over the civilized world, is so great that it could

not depend upon the skill or knowledge of any one man or any half dozen men to maintain the excellence which is the characteristic that gives a varnish its eminence in the trade. And the quality of varnish, it may be remarked right here, must be kept at a high standard, so that those who use it can place entire dependence on it. If a coach-builder should send from his shop a high-priced and elegantly-finished vehicle, and learn in a little while that the body had lost its lustre and the surface was full of cracks, he would be a very badly disappointed and much-troubled man. And this disappointment would react in most disagreeable fashion on the varnish-maker.

Carriage varnish, by the way, is the highest product of the varnish-maker's art, and the carriage-builders of the first rank in Europe now come to this country for their varnish, as they find it in every regard more satisfactory. How universally this varnish is used in fine carriage work may be estimated by a few figures taken from the industrial exhibition records. At a recent exhibition at Milan, in Italy, all the vehicles shown were finished with an American varnish; at Toronto last autumn, out of 291 vehicles 161 were finished with the same varnish. At the Columbian Exhibition at Chicago last year, here is the score: There were exhibited 477 coaches and carriages of American manufacture; of these, 436, or ninety-two per cent., were finished with this varnish. At the same place there were also exhibited 97 coaches and carriages of French, English, Austrian, German, and Russian manufacture, and the high finish and lustre of forty of these were due to this celebrated American varnish. The carriage-makers at the Chicago fair had exceptional opportunities of comparing the merits of the various varnishes, and the nine largest American prize-winners—Brexter & Co., the New Haven Carriage Company, James Cunningham, Son & Co., Biddle & Smart Co., C. P. Kimball & Co., J. Currier, Amesbury Carriage Company, Staver & Abbott Manufacturing Company, and Columbus Buggy Company—united in presenting a gold medal and diploma of merit to Valentine & Company, the varnish-makers before alluded to. Among the reasons given for congratulating the varnish-makers, the practical and distinguished carriage-builders mentioned found these: "The fact that four-fifths of the carriages shown were finished with your varnish," and "that during the six months of the exposition, exposed to great dampness and the extremes of heat and cold, no other varnish retained as did yours its fine qualities and perfect lustre." This was a voluntary commendation of the highest possible character.

At the Chicago exhibition, as at Philadelphia seventeen years before, these varnishes carried everything before them, and the awards were numerous and satisfactory. This success at exhibitions has become an old story, for this company exhibits wherever there is an exhibition worthy of a first-class display, and it has always received the highest award that was given out. If gold medals were first that was received; when silver medals were highest that was received; and when a diploma carried with it the blue ribbon this company was content with the sheepskin parchment. There is a vulgar expression that "money talks," and the writer does not like to use it while speaking of varnishes that are elegance itself, but as money does talk to some with a plainness nothing else can approach, it may be mentioned that the Valentine varnishes sell in London and in Canada for one dollar a gallon more than the best English varnishes. And there is such a demand for them that it is necessary to keep agents in London and other parts of Europe. All this business has been built up within the past thirty years, and as it is founded on genuine merit it is likely to last and continue to be worthy of the pride which Americans always feel in the energy, skill, enterprise, courage, and success of any of their own people.

A Notable Fire Insurance Company.

THE Continental Fire Insurance Company is perhaps the leading American institution of the kind. It was organized in November, 1852, and its first policy was written on the 7th of January following, in favor of Henry C. Bowen, of the New York Independent, who was the chief promoter of the company, and has always been one of its directors. Mr. Bowen still holds the policy in question. The company's leading official from its inception until his death in July, 1885, was President George T. Hope, whose high talents as a fire underwriter and his exalted character as a man secured him the esteem and confidence of underwriting circles all over the country. Mr. Hope was succeeded by Mr. F. C. Moore, to whom the honor came in recognition of long and valuable official services

for the company, his marked skill as an underwriter, and sterling abilities as an executive officer. He is still the responsible head of the organization, and justly occupies a foremost place in the councils and regard of his underwriting brethren at large.

The vice-president, Mr. Henry Evans, entered the service of the company about sixteen (16) years ago as a clerk. Although but little more than a youth at the time, he early displayed fine executive talents and a capacity for grasping details, which have secured for him steady advancement in the company's managerial affairs. He has the general direction, under the president, of all matters related to the fire underwriting department of the company's business.

Of those who were identified with the company in the early years of its history (1857), Mr. Cyrus Peck is still officially connected with it, holding the responsible position of treasurer.

As a matter of fact, the company through all of its history and in all of the gradations and changes in its official staff, has been most fortunate in the personnel of those in command, and herein, as already indicated, is to be found the reason for the place it has always held and holds to-day.

The company's important Western department in Chicago is managed by J. J. McDonald, who is as well known in the West as any fire insurance man, and who is esteemed not only by the Continental officials, but by insurance men generally, as a man of marked ability and large experience.

The Pacific Coast department of the company is in control of Mr. W. S. Duval, who is a trained underwriter and well known all over the coast.

The capital stock of the Continental actually paid up in cash is \$1,000,000, and the total assets on December 31st, 1893, were \$6,433,171.33, while the surplus over capital and all other liabilities stood on the same date at \$1,576,595.38. The net assets received for premiums (all fire) during last year amounted to \$2,954,422.87, while the income from interest, rents, etc., swelled the total cash receipts to \$3,228,004.03. During the same period the amount paid for losses was \$1,780,555.72, and the total outgo, including agents' commissions, office expenses, taxes, dividends, etc., was \$3,052,743.98. Thus, despite a year of phenomenally severe experience in the fire-insurance world, a substantial sum was added to the company's net surplus account. During its long history the Continental had received in premiums up to January 1st of this year a grand total of \$55,214,391.34, and had paid for losses the imposing sum of \$30,938,725.06.

A somewhat unique feature in the business of the Continental is its special reserve fund, which has been built up under the provisions of the New York act of April, 1874, which act itself was inspired by the late President Hope as an outgrowth of the many company bankruptcies which followed the memorable conflagrations of Chicago in 1871, and Boston in 1872. The act provides in effect that companies may deposit with the Insurance Department at Albany certain portions of their surplus earnings each year, which deposit may be held as a special fund, exempt from liability for current losses, and which at the same time may be used to continue the organization and business of such companies in the event of their other accumulations being wiped out by some great fire. The act is not compulsory upon the companies, and its provisions have been adopted by only a few of them, but its merits are unquestionable.

The stockholders' dividends in such companies are limited by the act to seven per cent, per annum on the capital and accumulated funds, and the special fund which is thus created is really made up of the surplus earnings which might otherwise, to the last dollar, be paid out in dividends to the holders of the stock. The Continental was one of the few companies which paid their losses in full in the conflagrations of 1871 and 1872, although its entire surplus and more was wholly obliterated; and it is to guard against contingencies of a yet more serious character, in the interest of policy-holders, that the provisions of the safety-fund law are taken advantage of by the company.

The Continental does business all over the United States, and everywhere its name is a synonym for strength and reliability in fire-insurance indemnity. Its forty-one years' record, in fact, is a record of altogether unusual success, and in the pride and prestige of the notable results which it has wrought the company finds

the promise of yet more brilliant achievements in the future.

Clark's Celery Biscuits.

WE have referred to Clark's celery biscuits in these columns before, but at this time we offer no apology for mentioning them again. An article of small value and a valueless article are upon a par in one regard—the more that is said of either the worse it is for the article and for the writer as well. But it is just the opposite when an article has genuine merit—too much cannot be said in frank and candid commendation. In these celery biscuits we take somewhat the interest of the discoverer, for it was our privilege to first announce them to the large public which now enjoys them. Of course Mr. Clark, who invented them after long and patient experiments, gets the credit for introducing them as well as for making them, and he also, as the manufacturer, receives the gratifying profit that accrues, but still we hold that our interest is more than a merely passing one. Therefore we speak of them again, and at the same time congratulate the public that there is something that is good and new available for the table—something wholesome, something peculiarly palatable. The flavor of celery, whether in the crisp, bleached stalk or in the extract, is pleasing to ninety-and-nine persons out of every hundred; the principle of celery, however, is even more valuable than the goodness of the taste. Physicians in making prescriptions count on both flavor and principle, for they not only make nauseous drugs more palatable to their patients with celery flavor, but add to the curative properties of the prescriptions with the principle of the plant. Now in the celery biscuit that Mr. Clark has given to us we have both the grateful flavor and the valuable principle of celery as well. That which will help us to build up when we are ill will help to prevent us from falling ill when we are well. And this is what the celery biscuits will do if eaten liberally, as they are likely to be by all who once test them.

Flavor in any food is, of course, of very great importance, but wholesomeness is of even greater consequence. It would be an easy thing for any baker to flavor his bread or crackers with celery, and it might be that he would secure a food at once pleasing to the taste and easy of digestion. But Mr. Clark, with his celery biscuits, does more than this. He gives a food of admirable flavor and entirely wholesome, and also possessed of a valuable principle which makes it actively, not merely passively, nutritious. The duck that waddles in and out of the barn-yard pond has meat on its breast that will stop the cravings of hunger, but no one would think of comparing this domestic bird with the can-as-back duck that frequents the regions of the Chesapeake Bay and feeds upon the wild celery that grows in the shallows of

books. Not so with the celery biscuits. They who have the price of any crackers can also have the celery biscuits if they choose. Most good things when they are new are very expensive, but happily for the public with lean pocket-books—and nearly all pocket-books are unpleasantly flat just now—Mr. Clark learned thoroughly how to make these biscuits before he introduced them, and therefore they are on the market at a price that will deter no one from purchasing.

A Solid Banking Institution.

ONE of the largest and best of the banks of New York City is the National Park, which has a capital of two million dollars and a surplus of over three millions. It is situated very conveniently for large business transactions, and its reputation in every respect is of the highest. In addition to a general banking business there are extensive vaults for the convenience of depositors and investors, the entrance to which is directly through the bank, making it doubly secure. The list of officers is: Ebenezer K. Wright, president; Stuyvesant Fish and Edward E. Poor, vice-presidents; George C. Hickok, cashier; Edward J. Baldwin, assistant cashier.

A Special Announcement.



In view of the great interest felt in this country in the coming international yacht races, in which our champion *Vigilant* is to contend in foreign waters against the best boats in Europe, LESLIE'S WEEKLY has sent abroad its special photographer, Mr. Hemment, who will follow the *Vigilant* in all her races, and furnish us with pictures from week to week.

Mr. Hemment will also send us pictures of the Yale team from the time they sail on the *New York* until they have ended their contest with Oxford. These pictures will be a complete pictorial record, and will be of surpassing interest. Mr. Charles H. Sherrill, the well-known Yale athlete, who was largely instrumental in securing the arrangements for the Oxford-Yale contest, will furnish the letter-press. No other paper will approach LESLIE'S WEEKLY in the attention that it will devote to American sports in foreign countries.

Persons desiring to secure all the issues containing illustrations of these events should send in their orders at once.

Do You Have Asthma?

If you do, you will be glad to hear that the Kola plant, found on the Congo River, West Africa, is reported a positive cure for the disease. The Kola Importing Company, 1164 Broadway, New York, have such faith in this new discovery that they are sending out free, by mail, large trial cases of Kola Compound to all sufferers from asthma who send their name and address on a postal-card. Write to them.*

A Wonderful Discovery—Catarrh and Consumption Cured.

THERE is good news for our readers who are victims of Lung Diseases, Catarrh, Bronchitis, and Consumption, in the wonderful cures made by the new treatment known in Europe as the Andral-Broca Discovery. Write to the New Medical Advance, 67 East Sixth Street, Cincinnati, Ohio, and they will send you this new treatment free for trial. State age and all particulars of your disease.



HEADQUARTERS BROOKLYN FIRE DEPARTMENT.

QUESTIONABLE PARTIALITY.

PENDIT—"I shall never send anything to Scribblers' magazine again; they kept my MS. a year before returning it."

Sendit—"They always return mine very promptly."—Judge.

It is rarely that a man has the good fortune to encounter a bar-tender who mixes a uniformly good cocktail. When he does discover this paragon it may be that he is seldom within reach. Or if one is his own cocktail creator, he has too often had the sad experience of finding the bitters, the vermouth, or some other essential, "just out"; and this plight will occur in his thirteenth moments.

All this is avoided by having a case of the Heublein Club Cocktails in their call. They are made of absolutely pure, well-matured liquors, compounded in accurate proportions, and are deliciously blended. You find them at all leading grocers. For yachts, camps, picnics, or the bachelor's cupboard, they are a blessing undisguised, and are pronounced a household necessity by those who know what a good cocktail is.

SUMMER VACATION TOURS.

The Baltimore and Ohio Railroad Company now has on sale at all its offices east of the Ohio River a full line of tourist excursion tickets to all the lake, mountain and seashore resorts in the Eastern and Northern States and in Canada. These tickets are valid for return journey until October 31st. Before deciding upon your summer outing it would be well to consult the Baltimore and Ohio book of "Routes and Rates for Summer Tours." All Baltimore and Ohio ticket agents at principal points have them, and they will be sent post-paid upon receipt of ten cents, by Charles O. Scull, General Passenger Agent, Baltimore and Ohio Railroad, Baltimore, Maryland.

Every Man Should Read This.

If any young, old, or middle-aged man, suffering from nervous debility, lack of vigor or weakness from errors or excesses, will in, close stamp to me, I will send him the prescription of a genuine, certain cure, free of cost, no humbug, no deception. It is cheap, simple and perfectly safe and harmless. I will send you the correct prescription and you can buy the remedy of me or prepare it yourself, just as you choose. The prescription I send free, just as I agree to do. Address, E. H. HUNGERFORD, Box A. 231, Aldion, Mich.

In the warehouses of Sohmer & Co., 149-155 East Fourteenth Street, the reader will find instruments that cannot be surpassed, and the purchaser is perfectly assured of getting the best article in the market at a very reasonable figure.

AFTER a sleepless night, use Dr. Siegert's Angostura Bitters to tone up your system.

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is a characteristic of Borden's Peerless Brand Evaporated Cream. Always the same; is perfectly pure; entirely wholesome; free from substances foreign to pure milk. A perfect product accomplished by a scientific process.

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WILL PROMPTLY REFRESH AND INVIGORATE YOU.



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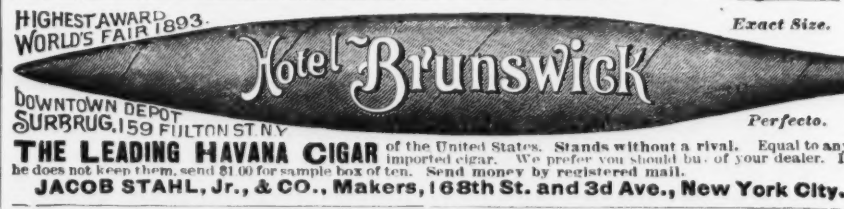
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is greatly enhanced by a fine set of teeth. On the other hand, nothing so detracts from the effect of pleasing features as yellow or decayed teeth. Don't lose sight of this fact, and remember to cleanse your teeth every morning with that supremely delightful and effectual dentifrice

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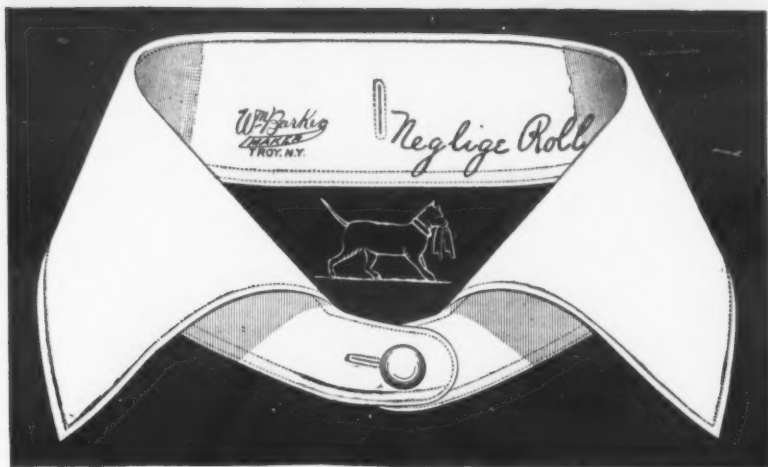
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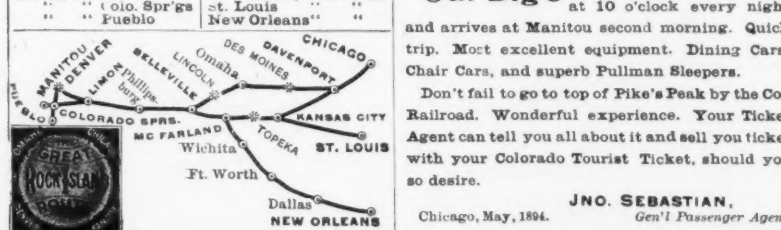
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IT IS AN ANSWER TO "DAISY BELL,"

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Written by the popular Song Writer, J. AUSTIN SPRINGER.

A GREAT LEAP INTO POPULARITY SINCE ITS FIRST PUBLICATION.

Here is the Chorus:

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Hark to their wedding-bells, how they ring! Cling! Cling! Cling!"

The price of the above song is 40 cents, at all music dealers'. The author of "Arthur Dear" has just issued a new Waltz Song that is becoming popular wherever heard, entitled

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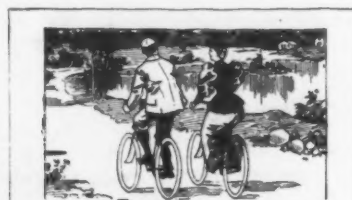
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Tub fits either on two pairs of wheels or on four. Makes full submersible bath. We make Dry Battery and Attachments for Home Electric Bath. Inexpensive. Cheap. Investigate. Acme Mfg. Co., Mansfield, Ohio.

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For the Relief and Cure of Weak Back, Weak Muscles, Lameness, Stiff or Enlarged Joints, Pains in the Chest, Small of the Back and around the Hips, Strains, Stitches, and all Local Pains.

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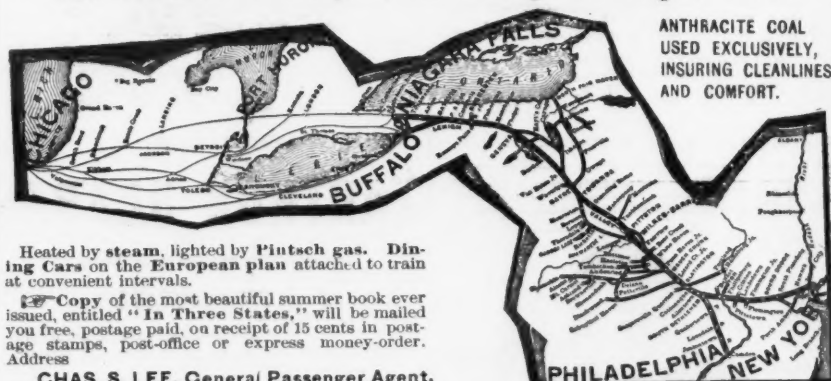
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